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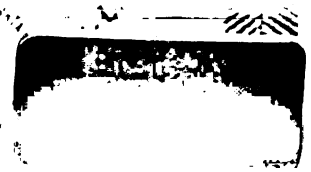

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Social Security Programs Throughout the World – 1995

Social Security Administration
Office of Research and Statistics

SSA Publication No. 13-11805
July 1995
Research Report #64

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Social Security Programs Throughout the World — 1995

Social Security Administration
Office of Research and Statistics

Research Report #64
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Foreword

This report is the 22nd edition of the United States Social Security Administration's (SSA) biennial publication, *Social Security Programs Throughout the World*, through which SSA has been documenting details about social security systems around the world since 1937. The 1937 edition of this publication summarized the social security programs in 28 countries. This edition contains summaries of 165 systems in effect on January 1, 1995—an increase of two from the last edition.

Social Security Programs Throughout the World is the product of a cooperative effort between SSA and the International Social Security Association. The contributions of Labor Attaches and Labor Reporting Officers at American Embassies abroad were also an integral part of the process. In addition, hundreds of persons around the globe compile the myriad pieces of data that must be drawn together to update the report. It will enable researchers to employ comparative analysis as a beginning to further research. Such research is crucial to our efforts, and those of researchers in other countries, to review different ways of approaching social security challenges that will enable us to adapt our social security systems to the needs of the aged, the disabled, survivors, the poor, and others. This is particularly important as each nation faces major demographic changes, especially the increasing number of aged, as well as economic and fiscal issues. It is an honor for the U.S. Social Security Administration to facilitate, in a small way, all of our efforts to improve our programs aimed at the economic security of those in the greatest need. We send a special message of gratitude to all involved in the massive effort of gathering and producing the information in this volume.

This report was prepared by the following staff members in the Office of Research and Statistics: Alexander Estrin, Barbara Kritzer, Lillian Liu, Concepción McNeace, Peter Puidak, and Joseph Simanis under the direction of Susan Grad. An added thanks is due to Mr. Estrin for his project leadership and to Ms. Kritzer for her responsibility for the technical production of the report. We also acknowledge Emil Loomis of the Publications Staff for his work in designing the cover.

Peter Wheeler
Associate Commissioner
Office of Research and Statistics

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Guide to Reading the Country Summaries

This Research Report highlights the principal features of social security systems throughout the world. Some political jurisdictions have been excluded because they have no social security system or have issued no information regarding social security legislation. The data reported are based on laws and regulations in force at the beginning of 1995, or the last date for which information has been received.

Much of the information used in this report was received through the Annual Survey on Developments and Trends conducted by the International Social Security Association (ISSA) under the sponsorship of the United States Social Security Administration. Appreciation is expressed to the ISSA for providing this information.

Other sources include official publications, periodicals, and other documents received from social security institutions, foreign embassies, or the Law Library of the Library of Congress. Information transmitted by Labor Attaches and Labor Reporting Officers at American Embassies abroad has been invaluable. Other important sources of information include the International Labor Office and other international organizations such as the Permanent Inter-American Social Security Committee, the Organization for Economic Co-operation and Development, the European Communities, the World Bank, the International Monetary Fund, and the Inter-American Development Bank, as well as foreign social security officials, and social security experts in the United States. (For a listing of countries and territories that provided information, see page xxviii.)

The country summaries show each system's major features. Separate programs in the public sector and specialized funds for such groups as agricultural workers, collective farmers, or the self-employed have not been described in any detail in this report.

Private employer or individual benefit arrangements are not described in any detail, even though such arrangements may be mandatory in some countries or available as alternatives to statutory programs.

The country summaries also do not refer to international social security agreements that may be in force between two or more countries. These agreements may modify coverage, contribution, and benefit provisions of national laws summarized in the country summaries.

Since the summary format requires brevity, technical terms have been developed and are applied to all programs. This terminology, created for conciseness as well as comparability, may differ from national concepts or usages.

Types of Programs Covered

The term *social security* in this report refers to programs established by statutes that insure individuals against interruption or loss of earning power, and for certain special expenditures arising from marriage, birth, or death. Allowances to families for the maintenance of children are also included in this definition.

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Protection of the insured person and dependents usually is extended through a cash payment to replace at least a portion of the income lost as the result of old age, disability, or death; sickness and maternity; work injury; or unemployment; or through services, primarily hospitalization, medical care, and rehabilitation. Measures providing cash benefits against loss of income are usually referred to as *income-maintenance* programs, while measures that finance or provide direct services are referred to as *benefits-in-kind.*

There are three broad approaches to coverage that provide cash benefits under income-maintenance programs, namely, employment-related, universal, and means-tested systems. Under the first two, the insured, dependents, and survivors can claim benefits as a matter of right; means-tested benefits are based on a comparison of a person's income or resources against a standard measure.

Employment-related systems generally base eligibility for pensions and other periodic payments on length of employment or self-employment or, in the case of family allowances and work injuries, on the existence of the employment relationship itself. The amount of pensions (long-term payments, primarily) and other periodic payments (short-term) in the event of unemployment, sickness, maternity, or work injury is usually related to the level of earnings before any of these contingencies caused earnings to cease. Such programs are financed entirely or largely from contributions (usually a percentage of earnings) by employers, workers, or both, and are in most instances compulsory for defined categories of workers and their employers. In this report, such systems are referred to as **social insurance systems.**

A few of these systems permit voluntary affiliation of workers, especially the self-employed. In some instances, the government subsidizes such programs to encourage voluntary participation.

The government is, of course, the ultimate guarantor of all benefits. In a substantial number of countries, it participates in the financing of employment-related as well as other social security programs. The government may: contribute through an appropriation from general revenues based on a percentage of total wages paid to insured workers; cover part or all of the cost of a program; or pay a subsidy to make up any deficit of an insurance fund. Occasionally, the government pays the contributions for low-paid workers. These arrangements are separate from obligations the government may have as an employer under systems that cover government employees. Social security contributions and other income are kept in a separate fund and are shown as a separate item in government accounts. (For further details on the government's role in social security financing, see Source of Funds under **Old-Age, Disability, and Survivor Programs.**)

Universal or demogrant programs provide flat-rate cash benefits to residents or citizens, without consideration of income, employment, or means. Usually financed from general revenues, these benefits are often universal in application for persons who have been residents for a required number of years. These programs may include old-age pensions for persons over a certain age; pensions for disabled workers, widows, widowers, and orphans; and family allowances. Most social security systems incorporating a universal program also have a second-tier earnings-related program.

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Some universal programs are financed in part by contributions from workers and employers, even though they receive substantial support from income taxes.

Means-tested programs establish eligibility for benefits by measuring individual or family resources against a standard usually based on subsistence needs. Benefits are limited to needy or low-income applicants. The size and type of benefits are determined in each case by administrative decision within the framework of the law.

The specific character of means, needs, or income tests, as well as the weight given to family resources, differ considerably from country to country. Variously referred to as social pensions, equalization payments, and other similar names, such programs traditionally are financed primarily from general revenues.

Means-tested systems constitute the sole or principal form of social security in only a few countries and territories. Sometimes they have been replaced by contributory programs linked with income-related benefits. In addition, means- or income-tested programs are in many cases administered by social insurance agencies. These programs apply to persons who are not in covered employment, or whose benefits under employment-related programs, together with other individual or family resources, are inadequate to meet subsistence or special needs. Sometimes, means-tested programs are administered on the national level, but more often they are administered locally.

The following procedure is used in this report in outlining national means-tested programs: where such programs supplement an employment-related benefit, the existence of a means-tested program is generally noted, but no details concerning it are given. Where a means-tested program represents the only or principal form of social security, however, a number of details are noted.

Other approaches. Two other types of programs are included in some of the country summaries, namely, publicly operated **provident fund** and **employer-liability** programs.

Public **provident funds**, which exist primarily in developing countries, are essentially compulsory savings programs in which regular contributions withheld from employees' wages are matched by their employers. These contributions are set aside for each employee in a special fund for later repayment to the worker (as a rule in a single lump sum with accrued interest) when defined contingencies occur, although in a few cases the beneficiary can opt for a pension, or pensions are provided for the survivors.

Under **employer-liability** systems, workers are usually protected through labor codes whereby affected employers are required to provide specified payments or services directly to their employees when a particular risk materializes. Such laws variously require payment of lump-sum gratuities to aged or disabled employees; provision of medical care, paid sick leave, or both; payment of maternity benefits or family allowances; provision of temporary or long-term cash benefits and medical care in the case of a work injury; and payment of severance indemnities in the case of dismissal. This

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approach does not involve any pooling of risks, since the liability for payment is placed directly on each employer. Employers may insure themselves against liability, and some laws make such insurance compulsory.

Format of Program Summaries

Each country summary begins with programs dealing with **old age, disability, and death.** Benefits under these programs ordinarily are pensions payable for life, or for a considerable number of years; hence, they are usually referred to as benefits for long-term risks (as distinct from short-term risks such as temporary incapacity resulting from sickness and maternity, work injury, or unemployment, which are dealt with under their respective headings). Ordinarily, these programs are administered jointly and have a pooled source of financing as well as interrelated qualifying conditions and benefit formulas.

The laws summarized under **Old Age, Disability, and Death** include those that provide pensions or lump-sum payments to help replace income loss resulting from old age or permanent retirement. Such benefits are usually payable only at a specified age. Some countries require complete or substantial retirement; others pay a pension at a certain age, whether workers retire or not.

The second type of long-term risk for which pensions are provided is disability (referred to in some countries as *invalidity*). This may be generally defined as permanent or long-continuing and more or less total disability resulting from a non-occupational injury or disease. (Disability caused by a work injury or occupational disease is usually compensated under a separate program rather than under the general disability provisions; these benefits are dealt with under **Work Injury.**)

The third type of pensions listed are those payable to dependents of insured workers or pensioners who die. (Pensions for survivors of work-accident victims are usually provided under a separate program, work injury.)

The second major heading of each country summary deals with **sickness and maternity** programs, including: cash benefits to replace wages lost as a result of short-term sickness or injury of nonoccupational origin; cash benefits to replace wages lost during maternity leave; and, medical benefits or services provided in the event of either of these contingencies. (Again cash benefits and medical care provided during temporary disability resulting from a work injury or occupational disease are shown under **Work Injury**.)

One reason for grouping in a single branch the several kinds of benefits shown together under **Sickness and Maternity** is that each deals in one way or another with the risk of temporary incapacity. Moreover, in most instances where such benefits are provided, all of them are usually furnished as part of a single system with common financing and administration. Most countries provide medical care services for sickness and maternity as an integral part of the health insurance system and link these services directly with the provision of cash benefits. (In some instances, maternity cash grants are covered under family allowance programs.) Occasionally, however, medical-care services are provided under a public health program,

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independent of the social insurance system. Where this dual approach is followed, it has been indicated in the summaries.

The third major heading of the country summaries concerns programs that provide benefits in the event of incapacity or death caused by an employment-related **work injury or occupational illness**. Such programs usually furnish short- and long-term benefits, depending on the duration of the incapacity as well as the age of survivors. Work-injury benefits nearly always include cash benefits and medical services. Most countries maintain more or less separate work-injury programs that are not directly linked with other social security measures. In some countries, like Spain, however, work-injury benefits are paid under special provisions of the general social security programs. Both types of programs are dealt with under **Work Injury**.

The fourth heading of the summaries lists programs protecting persons against the risk of **unemployment.** In some countries, these programs are independent of other social security measures and often closely linked with employment services. In others, the unemployment programs are included with social security measures covering other risks, although employment services may continue to verify unemployment and assist in seeking jobs.

The last heading of each country summary concerns **family allowances.** The general purpose of such programs is to provide additional income for families with young children in order to meet at least part of the added costs of their maintenance. These programs are sometimes integrated with other social security measures; in other instances, they are entirely separate.

Old-Age, Disability, and Survivor Programs

Coverage. The extent of social security coverage in a country is determined by the kind of system, sometimes the age of the system, and the degree of industrialization. A program may provide coverage for the entire country or it may be limited to wage and salary workers in the capital and perhaps in several provinces.

In principle, universal (or *demogrant*) systems cover the entire population for the contingencies of old-age, disability, and survivorship. A person may have to meet certain conditions, such as permanent or long-term residence. Citizenship may also be required. Where residence in the country is the only requirement, a full universal benefit may only be payable after some lengthy period. In many countries, aliens are excluded from benefits unless there is a reciprocal agreement with the country of which they are nationals.

In the case of employment-related benefits, the extent of coverage frequently depends on the age of the system. Among older systems, the historical pattern was usually to provide coverage first to government employees and members of the Armed Forces, and then to workers in industry and commerce. Under most systems, coverage was eventually extended to practically all wage earners and salaried employees through a general system. However, public employees, including military personnel and civil servants, teachers, and employees of public utilities, corporations or monopolies are still covered, in many countries, by separate systems.

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Special systems were also often set up for certain employees in the private sector, such as those in mining, railways, banking, and maritime activities. Qualifying conditions and benefits under these special systems are often more liberal than under the general system. The risk involved in an occupation, its strategic importance for economic growth, the economic and political strength of trade unions, as well as other factors, have had a role in shaping the type and size of benefits offered by the particular program.

Groups such as family workers, domestics, and dayworkers, and those for whom social security programs might be considered difficult to administer, like agricultural workers and the self-employed, were often initially excluded from coverage. In recent years, however, the trend has been to cover these groups under separate funds or to bring them under the general system. Even the non-employed are sometimes covered by making voluntary contributions at a specified level, thus maintaining their right to an eventual pension. Some systems also provide voluntary coverage for women who leave the labor force temporarily to have children or permanently to raise a family, or for self-employed persons not covered by a mandatory program. Some industrial countries with younger programs have built up a unified national program, bypassing the establishment of separate industrial or agricultural funds.

Most developing countries have extended coverage gradually over a period of years. Particularly in the early stages of development, a large part of the population may still be living in a predominantly noncash, extended-family, or tribal type of economy. In such cases, as during the first stages of social security development in industrial countries, primarily the wage and salary workers are covered against loss of income due to old age and, less often, disability.

Most provident funds provide coverage for wage and salary workers in the government and private sector. A few have exclusions based on the worker's earnings or the size of the firm. Pension or provident funds that exclude employees with earnings above a certain level from compulsory coverage may in some cases give them the option to affiliate or continue to participate voluntarily.

Source of Funds. There are normally three sources of revenue for old-age, disability, and survivor programs: a percentage of covered wages or salaries paid by the worker; a percentage of covered payroll paid by the employer, and a government contribution.

Almost all pension programs under social insurance (as distinct from provident funds or universal systems) are financed from at least employer and employee contributions.Many of them derive their funds from all three sources. Contributions are usually related to earnings, the amount being determined by applying a percentage to salaries or wages up to a certain maximum. This percentage may be the same for both employer and employee, although in many cases the employer pays a larger share.

The government's contribution may be derived from general revenues or, less frequently, from special earmarked or excise taxes (for example, a tax on tobacco, gasoline, or alcoholic beverages). It may be used in different ways—to defray a portion of all expenditures (such as the cost of

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administration), to make up deficits, or even to finance the whole cost of a program. Subsidies may be provided in the form of a lump sum or an amount to make up the difference between employer-employee contributions and the total cost of the system. A number of countries with social insurance systems reduce or, in some cases, eliminate contributions for the lowest-paid wage earners, with their benefits financed entirely from general revenues or by the employer.

The rate of contribution apportioned between the sources of financing may be identical or progressive, increasing with the size of the wage, or changing according to wage class. Where universal and earnings-related systems exist side by side, and the universal benefit is not financed entirely by the government, separate rates may exist for each program. In other instances, flat-rate weekly contributions may finance basic pension programs. These amounts are uniform for all workers of the same age and sex, regardless of earnings level. Often, the self-employed must contribute at a higher rate than wage and salary workers, thereby making up for the employer's share.

For administrative purposes, a number of countries assess a single overall social security contribution covering several contingencies. Not only pensions, but other social security programs, such as sickness, work injury, unemployment, or family allowances, may be financed from this contribution.

General revenue financing as the sole source of income is found in some universal systems. Other universal systems are partly financed by contributions of the insured. The contribution of the resident or citizen is often a percentage of taxable income under a national tax program. General revenues finance all or part of the means-tested supplementary benefits in many countries.

Contribution rates, as a rule, are not applied to the entire wage or salary, but only up to a ceiling. Where the ceiling is relatively low, a portion of the wage of many high-paid workers will escape the tax; this part of the wage will also not count in the determination of the benefit. In a few cases, no earnings ceiling applies for contribution purposes but does for the determination of benefits. In some countries, contribution rates are applied not to a worker's actual earnings, but to a fixed amount that is set for all earnings falling within a specified range or *wage class*.

Qualifying conditions for benefits. In order to receive an old-age benefit, two requirements usually must be met: attainment of a specified age and completion of a specified period of contributions or covered employment. Another common requirement is total or substantial retirement from covered employment. Sometimes, eligibility is determined by resident status or citizenship.

Old-age benefits generally become payable between age 60 and 65. In some countries, length-of-service benefits are payable at any age after a certain period of employment, most commonly between 30 and 40 years. The age at which benefits first become payable was a major policy issue in the 1970's and 1980's, as reflected in public pressure to lower the age limits in some countries. Several countries have increased their age limit due to budgetary constraints.

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Many programs have the same pensionable age for women as for men. The others permit women to draw a full pension at an earlier age than men, despite their usually longer life expectancy. The differential is usually about 5 years. Internationally, there is a trend, however, toward equalizing the retirement age for men and women.

Many programs provide optional retirement before the normal retirement age is reached. A reduced pension may usually be claimed up to 5 years earlier.

Some countries pay a full pension before the regular retirement age if the applicant meets one or more of the following conditions: work in an especially arduous, unhealthy, or hazardous occupation (for example, underground mining); involuntary unemployment for a period just before retirement age; physical or mental exhaustion before retirement age, as distinct from the ordinary definition for disability; or, occasionally, an especially long period of coverage. Some programs award old-age pensions at ages beyond the norm to workers who cannot satisfy the regular length-of-coverage requirement. Others may provide increments to those who continue working beyond the normal retirement age.

Universal systems usually do not require a minimum period of covered employment or contributions. However, most of these systems prescribe a minimum period of prior residence. These restrictions presumably are imposed because such systems are largely financed from general revenue.

Some systems credit periods during which persons, for reasons beyond their control, were not in covered employment, such as periods of disability, unemployment, military service, education, child rearing, and training. Other systems disregard periods of time not covered. Benefits often are proportionately reduced for each year below the required minimum. Should the person have only a few years of coverage, there may be a refund of contributions or a settlement in which a certain part of the full benefit or earnings may be paid for each year of contribution.

A majority of social insurance systems impose a retirement test; that is, they require total or substantial withdrawal from covered employment. Under the retirement test, the benefit may be withheld or partially reduced for those who continue working, depending on the amount of earnings or, less often, the number of hours worked. Universal systems usually do not require retirement from work for receipt of a pension. Provident funds pay the benefit only when the worker leaves covered employment or emigrates.

Some countries provide exemptions that, in effect, eliminate the retirement condition for specified categories of pensioners. For example, the retirement test may be eliminated entirely after a worker reaches a specified age above the minimum pensionable age; or for pensioners with long working careers in covered employment. Occupations with manpower shortages also may be exempted from the retirement test.

The principal requirements for receiving a disability benefit are loss of productive capacity and a minimum period of work or contributions. Usually, the full disability benefit is granted for a two-thirds loss of working capacity in the worker's customary occupation. In other cases, however, this

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requirement may vary from one-third to one-half, or even be as high as 100 percent.

The qualifying period for a disability benefit is usually shorter than for an old-age benefit. Periods of 3 to 5 years of contribution or covered employment are most common. A few countries provide disability benefits in the form of an unlimited extension of ordinary cash sickness benefits in lieu of a separate disability benefit.

Entitlement to disability benefits may also be subject to age limitations. The lower limit in most systems is in the teens, but it may be related to the lowest age for admission to social insurance, or employment, or to the maximum age for entitling a person to a family allowance benefit. The upper age limit is frequently the normal retirement age, when disability benefits may be converted to old-age benefits.

For survivors to be eligible for benefits, most programs require that the deceased worker be a pensioner at death, or have completed a minimum period of covered employment or contribution. This period is often the same as that for the disability benefit. The surviving spouse and orphans must also often meet certain conditions, such as age requirements.

Old-age benefits. The old-age benefit in most countries is a wage-related, periodic payment. However, some countries pay a universal fixed amount that bears no relationship to any prior earnings; others supplement the universal pension with an earnings-related pension. A number of countries with provident fund systems make a lump-sum payment, usually a refund of employer and employee contributions plus interest.

Where benefits are related to income, they are almost always based on average earnings. In some countries, the average is computed from gross earnings, including various fringe benefits; in others, from net earnings. Still other countries use wage classes rather than actual earnings. These may be based on occupations, or on earnings arranged in steps by order of size using the midpoint in each step (for administrative convenience) to compute the benefit.

Several methods are used to compensate for reduced averages that may result from low earnings early in a worker's career or periods without any credited earnings (due to unemployment or military service, for example), and for the effects of price and wage increases due to inflation. One method is to exclude from consideration a number of periods with the lowest (including zero) earnings. In many systems, the period over which earnings are averaged may be shortened to the last few years of coverage, or the average earnings may be based on a number of years when the worker had his highest earnings. Other systems revalue past earnings by applying an index that usually reflects changes in national average wages or the cost of living. Some systems assign hypothetical wages before a certain date. Still others have developed mechanisms for automatic adjustment of workers' wage records based on wage or price changes.

A variety of formulas are used in determining the amount of the benefit. Some provide an amount equal to a percentage of average earnings (such as 35 or 50 percent), which is unchanged by length of coverage once the qualifying period is met. A more common practice is to provide a basic rate,

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for example, 30 percent of average earnings, plus an increment of 1 or 2 percent of earnings either for each year of coverage or for each year in excess of a minimum number of years. Another approach is the payment of a fixed percentage of average earnings per year, without providing a basic benefit or special increments. Instead of having a statutory minimum pension, such systems in effect provide a basic amount contingent upon fulfillment of a minimum qualifying period. Several countries have a weighted benefit formula, which returns a larger percentage of earnings to lower paid workers than to higher paid workers.

Most systems have developed some mechanism for limiting the size of the benefit. Many do this by establishing a ceiling on the earnings taken into account in the computation. Others establish a maximum cash amount or a maximum percentage of average earnings (such as 80 percent). Some systems combine two or more of these methods.

Most systems add supplements to the benefit for a wife or children. The wife's supplement may be 50 percent or more of the basic benefit, although in a number of countries it is payable only for a wife who has reached a specified age, or has children in her care, or is disabled. The supplement is sometimes also payable for a dependent disabled husband.

Minimum benefits are often designed to maintain a minimum standard of living, but in many cases, this has not been achieved. A maximum is often used to limit total benefits, including those of survivors, in the interest of the financial stability of the program. A maximum reduces the effect large families have on benefits (see **Survivor benefit**).

The adjustment of benefits to price or wage changes in some countries is automatic, often referred to as *dynamic*. In others the process is semiautomatic, in which case the adequacy of pensions is reviewed periodically by an advisory board or other administrative body that recommends to the government an adjustment in the level of benefits, based on changes in the wage and price index. In many countries, such recommendations require legislative approval.

Disability benefit. Under most programs, provisions for persons who are permanently disabled due to nonoccupational causes are very similar to those for the aged. The same basic formula usually applies for total disability as for old age—a cash amount frequently expressed as a percentage of average earnings. Increments and dependents' supplements are generally identical under the total disability and old-age programs. For the totally disabled, a constant-attendance supplement, most often 50 percent of the benefit, may be paid to those who need help on a daily basis. Partial disability benefits, if payable, are usually reduced, in terms of average earnings, according to a fixed scale. The system may also provide rehabilitation and training. Some countries provide higher benefits for workers in arduous or dangerous employment.

Survivor benefit. Periodic benefits for survivors of covered persons or pensioners are provided under most systems, although a few pay only lump-sum benefits. Survivor benefits under most programs are a percentage of the benefit being paid to the deceased at death, or the benefit to which the

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insured would have been entitled if the insured had attained pensionable age or become disabled at that time.

Survivor benefits are paid to some categories of widows under nearly all programs. The amount of a widow's benefit most frequently ranges from 50 to 75 percent of the deceased worker's benefit, or in some cases 100 percent. In some countries, lifetime benefits are payable to every widow whose husband fulfills the necessary qualifying period. More commonly, the provision of widows' benefits is confined, except possibly for a brief period, to those having young children in their care, those above a specified age, or those who are disabled.

Benefits to aged and disabled widows are ordinarily payable until death. Those awarded to younger mothers, however, are usually terminated when all children have passed a certain age, unless the widow has reached a specified age or is disabled. Most widows' benefits are also terminated on remarriage, although a final lump-sum grant is often payable in this circumstance. Special provisions govern the rights of divorced marital partners. The age limits for orphans' benefits are often the same as for children's allowances. Many countries fix a somewhat higher limit for orphans who are attending school, undergoing an apprenticeship, or are incapacitated. In a large number of countries, the age limit is removed for disabled orphans, so that a benefit may be payable as long as their incapacity continues. Under most survivor programs, a distinction is made between half orphans (who have lost one parent) and full orphans (who have lost both parents). Benefits for the latter are often from 50 to 100 percent larger than those for half orphans. Special payments are also made to orphans under the family allowance programs of some countries.

Benefits are payable under a number of programs to certain widowers of insured workers or pensioners. A widower usually must have been financially dependent on his wife and either disabled or old enough to receive an old-age benefit at her death. A widower's benefit is usually computed in the same way as a widow's benefit.

Many systems also pay benefits to other surviving close relatives, such as parents and grandparents, often only in the absence of qualifying widows, widowers, or children. The maximum total benefit to be divided among survivors is usually between 80 and 100 percent of the benefit of the deceased.

Administrative organization. Responsibility for administration of programs generally rests with semiautonomous institutions or funds. These agencies are usually subject to general supervision by a ministry or department of government, but otherwise are largely self-governing, headed by a tripartite board that includes representatives of workers, employers, and the government. In some countries, however, the boards are bipartite with representatives of workers and employers only, or of workers and the government. In countries where coverage is organized separately for different occupations, or for wage earners and salaried employees or self-employed workers, each program usually has a separate institution or fund. In a few cases, the administration of benefits is placed directly in the hands of a government ministry or department.

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Sickness and Maternity Programs

Programs for sickness are generally of two types: cash sickness benefits, paid when short-term illnesses prevent work; and health care, provided in the form of medical, hospital, and pharmaceutical benefits. Some countries maintain a separate program for cash maternity benefits, paid to working mothers before and after childbirth. In most countries, however, maternity benefits are administered as part of the cash sickness program.

In most countries, cash sickness and maternity benefits as well as health care are administered under the same branch of social security. For this reason, these programs are grouped together in the country summaries.

In countries where health care is dispensed directly by the government or its agencies, and the principal source of funds is general revenue, the cash benefit program usually continues to be administered on an insurance basis, funded by payroll contributions, and often merged with other aspects of the social insurance system such as old age and disability. However, countries that have had a form of health care delivery depending primarily upon private facilities and private funding also tend to have developed separate programs. Where the social security program operates its own medical facilities, both types of benefits are usually administered jointly.

A new category of benefits has recently been established, designed to assist in the provision of long-term care, preferably at home. These benefits are supported by a special tax, with benefit levels set according to the level of personal care required. Such benefits are payable in cash, kind, or a combination of the two.

Coverage. The proportion of the population covered by sickness programs varies considerably among countries, due in part to the degree of economic development. Coverage for medical care and cash benefits is generally identical in countries where both types of benefits are provided through the same branch of social insurance. In a number of systems, particularly in developing countries, health care insurance extends only to employees in certain geographic areas. A common procedure is to start the program in the capital city or in a few urban centers, then extend it gradually to other areas. Both cash sickness and health care programs may exclude agricultural workers, who, in some countries, comprise a major proportion of the working population. Where a health insurance system (as distinguished from a national health service program) exists, most workers earning below a certain ceiling participate on a compulsory basis. Others, such as the self-employed, are often permitted to affiliate on a voluntary basis. In several countries, higher paid employees are specifically excluded from one or both forms of sickness insurance, although the exclusions usually permit some voluntary participation.

A large number of countries include pensioners as well as other social security beneficiaries under the medical care programs, sometimes without cost to the pensioner. Elsewhere, pensioners may pay a percentage of their pension or a fixed premium for all or part of the medical care coverage. Special sickness insurance systems are often maintained for certain categories of workers, such as railway employees, seamen, and public employees.

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Where medical care coverage is provided through a national health service rather than social insurance, the program is usually open in principle to virtually all residents. However, restrictions on services to aliens sometimes apply.

Source of funds. Many countries have merged the financing of sickness programs with that of other social insurance benefits and collect only a single contribution from employees and employers. More often, however, a fixed percentage of wages, up to a ceiling, is contributed by the employee and the employer directly to a separate program that administers both health care and cash benefits for sickness and maternity. Some countries, in addition, provide a government contribution. Where medical care is available to residents, generally through some type of national health service, the government usually bears all, or at least the major part, of the cost from general revenues.

Qualifying conditions. Generally, a person must be gainfully employed when becoming ill, be incapacitated for work, and not be receiving regular wages or sick-leave payments from the employer to be eligible for cash sickness benefits. Most programs require cash benefit claimants to meet a minimum period of contribution or to have some history of work attachment prior to the onset of illness to qualify. Some countries, however, have eliminated the qualifying period.

The length of the qualifying period for cash sickness benefits may range from less than 1 month to 6 months or more. Usually the period must be fairly recent, such as during the last 6 or 12 months. The qualifying period for cash maternity benefits is ordinarily somewhat longer than that for sickness benefits. In the case of medical benefits, a qualifying period is usually not required; where such a requirement does exist, it is generally shorter than that for cash benefits. Most programs providing medical services to dependents of workers, as well as to the workers themselves, do not distinguish in their qualifying conditions between the two types of beneficiaries. A few programs require a longer period of covered employment before medical services are provided to dependents.

Cash benefits. The cash sickness benefit is usually 50 to 75 percent of current average earnings, frequently with supplements for dependents. Most programs, however, fix a maximum benefit amount or do so implicitly through a general earnings ceiling for contributions and benefits. Benefits in some countries are reduced when beneficiaries are hospitalized at the expense of the social insurance system.

A waiting period of 2-7 days is imposed under most cash sickness programs. This means that benefits may not be payable at all if an illness or injury lasts only a few days and that the first few days may not be compensable in case of a prolonged inability to work. Under some programs, however, benefits are retroactively paid for the waiting period when the disability continues beyond a specified time, commonly 2 to 3 weeks. A waiting period reduces administrative and benefit costs by excluding many claims for short illnesses or injuries during which income loss is relatively small.

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The period during which a worker may receive benefits for a single illness or injury, or in a given year, is ordinarily limited to 26 weeks. In some instances, however, benefits may be drawn for considerably longer, or even for an unlimited duration. A number of countries permit the agency to extend the maximum to 39 or 52 weeks in individual cases. When cash sickness benefits are exhausted, in most countries the recipient is paid a disability benefit if the incapacity continues.

Cash maternity benefits are usually payable for a specified period, before and after childbirth. A woman is almost always required to stop working while receiving maternity benefits, and usually she must use the prenatal and postnatal medical services provided by the system. In some countries, cash maternity benefits are also payable to working men who stay home to care for a newborn child while the mother returns to work, as well as cash payments when a parent, usually the mother, must leave work to care for a sick child under a specified age.

The proportion of earnings payable as a cash maternity benefit differs considerably from country to country and generally falls within the same range as cash sickness benefits. However, in a number of countries, maternity benefits are set at 100 percent of wages. Benefit payments usually start approximately 6 weeks before the expected date of confinement and end 6 to 8 weeks after confinement.

A nursing allowance—usually 20 or 25 percent of the regular maternity benefit and payable for up to 6 months or longer—may be provided in addition to the basic cash maternity benefit. A grant for the purchase of a layette, or the layette itself, is furnished under some programs. Finally, a lump-sum *maternity grant* is paid in some countries on the birth of each child. Not only insured women, but also the wives of insured men, are often eligible for this grant. Similar benefits may be provided under the family allowance program.

Medical benefits. Medical services usually include at least general practitioner care, some hospitalization, and essential drugs. Services of specialists, surgery, maternity care, some dental care, a wider range of medicines, and certain appliances are often added. Transportation of patients and home-nursing services may be included.

Three principal methods of meeting the cost of health care are: direct payment to providers by the public system or its agents, reimbursement of patients, and direct provision of medical care. These may be used in different combinations and variations for different kinds of services.

Under direct payment, the social security or public medical care system ordinarily pays providers directly for services. Patients usually have little or no direct financial dealings with providers. Payments for care are commonly made on the basis of contracts with providers or groups representing them, such as practitioner or hospital associations. Remuneration may take the form of a specified fee for each service, a capitation payment in return for providing all necessary services to a given group of persons, or a salary.

The reimbursement method involves initial payment by the patient to the provider, with reimbursement by social security for at least part of the cost

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incurred. A maximum is sometimes placed on the refund, expressed as a percentage of the bill or a flat amount that can vary with the nature of the service as stipulated in a schedule of fees. The ceiling on medical bills can be placed on the provider when presenting the bill or on the patient when applying for reimbursement. In the latter case, the patient may be reimbursed for only a small portion of the bill.

Under the direct-provision method, the social security system or the government owns and operates its own medical facilities. Largely manned by a salaried staff, these facilities furnish medical services directly. Countries using the direct-provision method may sometimes contract for services of public or private providers. The patient normally pays no fee for most of these services, except insofar as part of the social security contribution may be allotted toward health care funding.

Virtually all national health care programs provide for at least a small degree of cost sharing by patients, usually on the assumption that such charges may discourage overutilization. As a result, the patient either pays part of the cost to the provider or social security agency or, alternatively, receives less than full reimbursement for expenses incurred. Even under the direct-provision method, with its emphasis on basically free medical services to the whole population, patients are generally required to pay a small fixed fee per medical treatment or prescription, or per day of hospitalization.

In some social security systems, there is no limit as to how long medical care may be provided. Others fix a maximum duration, such as 26 weeks, for services provided for any illness. Some systems set limits on the duration of hospitalization paid for by social security, even though the duration of other services is unlimited. Where time limits are imposed, authorization is sometimes given for their extension in special cases.

Maternity care for working women is provided in most countries under the medical services program. Prenatal, obstetric, and postnatal care are normally included. Obstetric care is sometimes limited to the services of a midwife, although a doctor's services are usually available in case of complications. Care in a maternity home or hospital, as well as essential drugs, are ordinarily furnished where necessary. The method used for providing medical services is usually followed also in providing maternity care.

Medical care for dependents. When medical benefits for insured workers are provided through social insurance, similar services are typically furnished to their dependents. The latter usually include the spouse and young children (and sometimes other adults or young relatives living with and dependent on the insured). Medical care in case of maternity is generally provided to the wife of an insured man.

In some countries, however, medical services available to dependents are more limited than those provided to insured workers or heads of families. The maximum duration of hospitalization, for example, may be shorter for dependents, or a larger percentage of the cost of certain services such as medicines may be payable by the patient if the latter is a dependent.

Administrative organization. The administrative organization for the sickness and maternity program often is similar to that of the old-age,

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disability, and survivor program. Most commonly, such programs are administered by some form of national social security institution. Under some systems, social security agencies own and operate their own medical facilities, furnishing at least part of the services available under their programs.

In most countries that have a national health insurance program, responsibility for detailed administration is in the hands of semiautonomous, nongovernment health funds or associations. All workers covered by the program must join one of these funds.

Each fund usually needs government approval and must satisfy certain requirements. Workers participate in the election of governing bodies, to which employers may also name members in some countries. The funds normally collect contributions within minimum and maximum limits. They may also receive government subsidies related to their expenditures or to the number of members.

National law usually prescribes the minimum (and sometimes the maximum) cash benefits and medical services the funds may provide. Occasionally, individual funds may determine what specific health care benefits and services to provide, within statutory limits, and arrange to furnish medical care to their members, often through contracts with providers in the region.

In most remaining countries, government departments are responsible for the actual provision of medical services, usually through a national health service program. The administrative responsibility for delivering medical services is often separated from the administration of cash benefit programs, which tend to be linked with other types of social security benefits.

Work-Injury Programs

The oldest and most widespread type of social security—the work-injury program—provides compensation for work-connected injuries and occupational illnesses.

Types of systems. There are two basic types of work injury systems: social insurance systems utilizing a public fund, and various forms of private or semiprivate arrangements required by law. Most countries having work-injury programs operate through a central public fund, which may or may not be part of the general social insurance system. All employers subject to the program must pay contributions to the public carrier, which in turn pays the benefits.

Countries that rely primarily on private arrangements, including the United States, require employers to insure their employees against the risk of employment injury. However, in some of these countries, only private insurance is available. In the remainder, a public fund does exist, but employers are allowed the option of insuring with either a private carrier or the public fund.

The premiums charged by private or mutual insurance companies for work-injury protection usually vary according to past experience of work accidents in different undertakings or industries, and the cost of protection may vary widely. In some countries, however, experience rating has been eliminated, and all employers within each country, regardless of type of business, contribute to the program at one rate.

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In other instances, workers' compensation laws simply impose upon employers a liability to pay direct compensation to injured workers or their survivors, without a requirement to carry insurance. Some employers covered under these laws may simply pay benefits from their own funds as injuries occur. Others voluntarily purchase a private or mutual insurance contract to protect themselves against risk.

Coverage. Work-injury programs commonly apply to wage and salary workers and exclude the self-employed. The programs of some of the more highly industrialized nations cover practically all employees. However, many countries, either exclude all agricultural employees from coverage or cover only those whose work involves the operation of power-driven machinery. Some programs also exclude employees of small enterprises.

Source of funds. Work-injury benefits are financed primarily by employer contributions, reflecting the traditional assumption that employers should be liable for payment of compensation when their employees suffer work injuries. Exceptions are found, however, where certain elements of the work-injury program are meshed with one or more of the other branches of the social insurance system. In such cases, financing often involves contributions from employees, employers, and the government. Another exception occurs in countries that provide medical treatment for work-connected illnesses under their ordinary public medical care programs.

Work Injury benefits. Work-injury programs provide cash benefits and medical benefits. Cash benefits may be subdivided into those for temporary disability, permanent total disability, and permanent partial disability. No qualifying period of coverage or employment is ordinarily required for entitlement to work-injury benefits. The concept of work-connected injury has gradually been liberalized in a number of countries to cover injuries occurring while commuting to and from work.

Temporary disability benefits are usually payable from the start of an incapacity caused by a work injury, although some programs require a waiting period of 1 to 3 days. Benefits normally continue for a limited period, such as 26 to 52 weeks, depending on the duration of incapacity; if incapacity lasts longer, the temporary disability benefit may be replaced by a permanent disability benefit. In some systems, temporary benefits may continue for an extended period, particularly if the temporary and permanent benefit amounts are identical.

The temporary disability benefit is nearly always a percentage of the worker's average earnings during a period immediately before injury. Although benefits differ widely, they usually cover at least one-third to one-half of former earnings. A ceiling is often placed on the earnings considered in computing the benefit. Temporary disability benefits under work-injury programs are often significantly higher than in the case of ordinary sickness. Benefits are reduced under some programs when a worker is hospitalized.

The second type of cash work-injury benefit is provided when permanent total disability occurs. Generally, it becomes payable immediately after the temporary disability benefit ceases, based on a medical evaluation that the worker's incapacity is both permanent and total. Under most

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programs, the permanent total disability benefit is usually payable for life, unless the worker's condition changes. A minority of programs, however, pay only a single lump-sum grant equal to several years' wages.

The permanent total disability benefit usually amounts to two-thirds to three-fourths of the worker's average earnings before injury, somewhat higher than for ordinary disability benefits. In addition, the rate of this benefit, unlike that for ordinary disability benefits, usually does not vary based on the length of pre-injury employment. Supplements are often added for dependents and for pensioners requiring the constant attendance of another person, in which case benefits may exceed former earnings. When apprentices or beginning workers become permanently disabled due to work-connected injury or disease, some countries base benefits on hypothetical lifetime wages, or on the wage of an average worker in the particular industry. This mechanism overcomes the problem of establishing a lifetime benefit based on a very low beginning wage.

Still another form of cash work-injury benefit is that for permanent partial disability, payable when a worker loses partial working or earning capacity. It is usually equal to a portion of the full benefit corresponding to the percentage loss of capacity. Alternatively, permanent partial disability benefits may be paid in the form of a lump-sum grant. Partial disability payments are generally smaller than in the case of total incapacity, and are usually stipulated in a schedule of payments for particular types of injuries. Some systems commute the partial disability benefit into a lump sum when the extent of disability is below a stated percentage, such as 20 percent.

Aside from cash payments, medical and hospital care and rehabilitation services are provided to injured workers. Nearly always free, they may include a somewhat wider range of services than the general sickness program. Ordinarily, these services are available until recovery is achieved or the condition becomes stabilized. In some countries, however, the amount of free care is limited based on the duration of services or their total cost.

Survivors benefits. Most work-injury programs also provide benefits to survivors. These benefits are customarily payable to a widow, regardless of her age, until her death or remarriage; to a disabled widower; and to orphans below specified age limits. If the benefit is not exhausted by the immediate survivors' claims, dependent parents or other relatives are often eligible for small benefits. No minimum period of coverage is required.

Survivors benefits are computed as percentages of the worker's average earnings immediately before death, or of the benefit payable (or potentially payable) at death. These percentages are typically larger than those for survivor benefits under the general program and do not normally vary with the length of covered employment. They are commonly about one-third to one-half of the worker's average earnings for a widow, about half as much for each half orphan, and about two-thirds as much for each full orphan. A limit is often placed on the combined total of survivors benefits.

Not all countries, however, provide work-injury benefits to survivors, and some do not differentiate between survivors in this category and survivors entitled to benefits under other social insurance programs. Some pay only

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lump-sum grants equal to the worker's earnings over a specified number of years. Most systems also pay a funeral grant equivalent to a fixed sum or percentage of a worker's earnings.

Administrative organization. The functions involved in administering work-injury programs differ widely between countries where employers are not required to insure or can insure with private carriers, and those where a public agency or fund has the sole responsibility for both the collection of contributions and the payment of benefits.

Unemployment Benefit Programs

Unemployment programs exist mainly in industrialized countries. Many are compulsory and fairly broad in scope. Some unemployment programs restrict benefits to persons who satisfy a means or income test. Besides the programs offering scheduled payments, a number of countries provide lump-sum grants—payable either by a government agency or by the employer. In addition, employers in many instances are required to pay lump-sum severance indemnities to discharged workers.

Coverage. About half the compulsory unemployment programs mentioned above cover the majority of employed persons, regardless of the type of industry. Coverage under the remaining programs is limited to workers in industry and commerce. A few programs exclude salaried employees earning more than a specified amount. Some have special provisions regarding the coverage of temporary and seasonal employees. Special occupational unemployment programs—particularly for workers in the building trades, dockworkers, railway employees, and seafarers—are found in several countries.

Voluntary insurance systems are limited to industries in which labor unions have established unemployment funds. Membership in these funds is usually compulsory for union members in a covered industry and may be open on a voluntary basis to nonunion employees. Non-insured workers (for example, recent school graduates or the self-employed) are eligible for a government-subsidized assistance benefit when they become unemployed.

Source of funds. The methods used to finance unemployment insurance are usually the same as those for other branches of social insurance; that is, contributions amounting to a fixed percentage of covered wages are paid on a scheduled basis. In many cases, the government also grants a subsidy, particularly for extended benefits.

Unemployment insurance contributions often are shared equally between employees and employers; alternatively, the entire contribution may be made by the employer. However, government subsidies to both compulsory and voluntary unemployment insurance may be quite large, amounting in some cases to as much as two-thirds of the program's expenditures. Means-tested unemployment assistance programs are financed entirely by the governments, with no employer or employee contribution.

Qualifying conditions. To become entitled to unemployment benefits, a worker must be involuntarily unemployed and must ordinarily have completed a minimum period of contributions or covered employment. This requirement ensures that the person has been working regularly and has

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actually suffered a wage loss from unemployment. The most common qualifying period is 6 months of coverage within the year before unemployment began. In a number of industrialized countries, however, students recently out of school who are unable to find jobs may be eligible for unemployment benefits, even without a work record. This provision eases the transition from school to work, particularly in periods of recession.

Nearly all unemployment insurance programs, as well as those providing unemployment assistance, require that applicants be capable of and available for work. An unemployed worker, therefore, is usually ineligible for unemployment benefits when incapacitated, or if otherwise unable to accept a job offer. Usually, the unemployed worker must register for work at an employment office and report regularly to that office for as long as payments continue. This close linkage between unemployment benefits and placement services ensures that benefits will be paid only after the person has been informed of any current job opportunities and they have been found unsuitable.

An unemployed worker who refuses an offer of a suitable job without good cause usually will have benefits temporarily or permanently suspended. The rationale is that, following such a refusal, a worker's unemployment can no longer be regarded as involuntary and as being the result of external factors, but has become voluntary. Under this type of disqualification, all programs stipulate that the job offered must have been suitable for the worker. The definitions of suitable employment vary considerably. Generally, the criteria include the rate of pay for the job being offered in relation to previous earnings, the distance of the job from the worker's home, the relationship of the job to the worker's previous occupation, capabilities, and training, and the extent to which the job may involve dangerous or unhealthy work.

An unemployed worker may satisfy all of the qualifying conditions for a benefit but still be temporarily or permanently disqualified. Nearly all unemployment systems disqualify a worker who left voluntarily without good cause, was dismissed due to misconduct, or participated in a labor dispute leading to a work stoppage that caused the unemployment. The period of disqualification varies considerably, from a few weeks to permanent disqualification.

Unemployment benefits. Weekly benefits are usually a percentage of average wages during a recent period. A system of wage classes rather than a single fixed percentage is sometimes used. The basic rate of unemployment benefits is usually between 40 and 75 percent of average earnings. However, a ceiling on the wages used for benefit computations or maximum benefit provisions may considerably narrow the range within which the basic percentage of wages applies.

Flat-rate amounts are sometimes payable instead of graduated benefits varying with past wages. These amounts customarily differ only according to the family status or, occasionally, the age of the worker. Supplements for a spouse and children are usually added to the basic benefit of unemployed workers who are heads of families. These supplements are either flat-rate amounts or an additional percentage of average earnings.

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There is usually a waiting period of several days before unemployment benefits become payable. This provision reduces the administrative burden of dealing with a very large number of small claims. Most waiting periods are between 3 and 7 days, but they are shorter in a few countries. Under some programs, there is a waiting period for each incident of unemployment; others limit eligibility to once a year. Longer waiting periods may be prescribed for certain workers, such as the seasonally employed.

Most countries place a limit on the period during which unemployment benefits may be continuously drawn. This limit may vary from 8 to 36 weeks or longer in certain cases.

Additionally, the duration of benefits may depend on the length of the preceding period of contribution or coverage under the program. This may reduce the maximum duration of unemployment benefits for workers with brief work histories. On the other hand, workers with a long history of coverage may, under some programs, have their benefit period extended well beyond the ordinary maximum.

Unemployment assistance or similar means-tested programs supplementing regular unemployment insurance are maintained by a number of countries. Thus, unemployed workers who exhaust the right to ordinary benefits often continue to receive some assistance, provided their means or incomes are below specified levels. Recipients are usually required to continue registering and reporting at an employment exchange. Some countries that have unemployment assistance but no insurance program do not place any limit on the duration of payments. A number of countries provide that insured workers approaching retirement age who have been out of work for a specified period be removed from the unemployment rolls and granted a regular old-age benefit.

Administrative organization. Unemployment insurance systems may be administered by government departments or self-governing institutions that are usually managed by representatives of insured persons, employers, and the government.

Unemployment insurance and placement service programs usually maintain a close administrative relationship. As indicated earlier, this ensures that benefits are paid only to workers who are registered for employment. At the same time, this liaison increases the effectiveness of the placement services by providing an incentive, through the payment of benefits, for unemployed persons to register and report regularly.

A number of countries have merged the administration of unemployment insurance and employment service programs, especially at the lower administrative levels where claims are received and benefits are paid by the local employment office. Other countries require persons to register with a local employment office, but the receipt of claims and payment of benefits are handled by a separate insurance office.

In addition to providing an income for the unemployed, many governments have elaborate measures to prevent or counteract unemployment. The usual procedure is for government employment services to work with industry to promote occupational and geographic mobility of labor and to minimize unemployment caused by economic or technological

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developments, by subsidizing the retraining and relocation of workers in industries that are declining or being restructured. Governments may grant tax and other incentives to industry to locate in areas of high unemployment, or they may allocate funds to create jobs in anticipation of periods of seasonal unemployment.

Family Allowances

In this report, family allowances include primarily regular cash payments to families with children. In some countries, these programs also include school grants, birth grants, maternal and child health services, and sometimes allowances for adult dependents.

All industrialized countries except the United States have family allowance programs. These programs originated in 19th-century Europe when some of the large companies began paying premiums to workers with large families. The idea spread gradually, and several European countries enacted programs during the 1920's and 1930's. Most programs in operation today, however, have been enacted since World War II.

Types of systems and coverage. Family allowance programs are of two types—universal and employment-related. The first category, in principle, provides allowances to all resident families with a specified number of children.

The second category provides allowances to all wage and salary workers, and in some cases the self-employed. A few of these systems cover some categories of nonemployed persons as well. Most employment-related programs continue to pay family allowances to insured persons with dependent children in their care when they retire or are temporarily off the job and receiving sickness, unemployment, work-injury, disability, or other benefits; they also pay allowances to widows of social security beneficiaries.

Source of funds. The differences in family allowance programs are reflected in the methods used for financing. In universal systems, the entire cost is usually covered by general revenue.

In contrast, in countries linking eligibility with employment, the cost of allowances is met entirely or in considerable part from employer contributions, usually at a uniform percentage-of-payroll rate. In countries where employer contributions do not cover the entire cost, the remainder is usually met from a government subsidy. Few countries provide for an employee contribution toward family allowances, although some require self-employed persons to contribute.

Eligibility. Eligibility is commonly related to the size of the family and in some cases to family income. Many countries pay allowances beginning with the first child. In addition, some countries pay an allowance for a nonemployed wife or other adult dependent, even if there are no children.

In some countries, families with only one child are ineligible. Age requirements vary but are usually tied to the last year of school or the minimum working age, which are often the same and fall somewhere between ages 14 and 18. Under most programs, the continuation of schooling, apprenticeship, or vocational training qualifies a child for an extension of the

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age limit. In the case of disabled children, many countries extend the age limit beyond that for continued education or pay allowances indefinitely.

Benefits. Whether a program pays a uniform rate for all children, an increasing amount, or a decreasing amount for each additional child may reflect the history or the intent of the program. The allowance structure may vary, for example, depending on whether the primary intent is to provide assistance or stimulate population growth. The allowance in most countries is a uniform amount for every child, regardless of the number of children in a family. The allowance in most remaining countries increases for each additional child; the payment for a fifth child, for example, may be considerably larger than for the first or second child. Some countries have eliminated such a pattern, partly because of the cost. In a few countries, the allowance per child diminishes or ceases with the addition of children beyond a certain number. In some countries, family allowances (and tax exemptions for dependent family members) have been replaced or supplemented by credits or other forms of a negative income tax.

Administrative organization. In countries where family allowances are available to all families and financed from general revenues, the program is usually administered by a government department. Where allowances are payable mainly to families of employed persons and financed primarily from employer contributions, the administration may be by a semiautonomous agency under public supervision. Equalization funds often handle the program's financial operations. Each employer pays family allowances to its employees with their wages. The firm then settles with the local fund only the surplus or deficit of contributions due, after deducting allowances the firm has paid. A similar procedure of settling only surpluses or deficits is followed by the local funds in relation to the regional equalization funds under whose supervision they operate. The equalization process makes it possible to fix a uniform contribution rate for all employers, regardless of the number of children in their employees' families. This in turn eliminates any effect allowances might have in inducing employers to discriminate in hiring workers with children.

Note to the Reader

This report is based on information available to the United States Social Security Administration with regard to legislation in effect at the beginning of 1995, or the last date for which information has been received. Corrections and updated information from readers are welcome. Comments, including copies of relevant documentation and legislation, may be sent to:

Office of Research and Statistics
Social Security Administration
4301 Connecticut Avenue, N.W.
Van Ness Center, Suite 200
Washington, D.C., 20008, U.S.A. or

barbara.e.kritzer@ssa.gov on the internet.

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Benin
Bolivia
Botswana
Brazil
British Vrigin Islands
Bulgaria
Burkina Faso
Cameroon
Canada
CapeVerde
Central African Republic
Chad
Chile
China, People's Republic
Colombia
Congo
Costa Rica
Côte d'Ivoire
Cyprus
Czech Republic
Denmark
Dominica
Ecuador
El Salvador
Equatorial Guinea
Estonia
Ethiopia
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Ireland
Israel
Italy
Jamaica
Japan
Jordan
Kenya
Korea, Republic of
Kuwait
Krygystan
Latvia
Lebanon
Libya
Lithuania
Luxembourg
Malawi
Malaysia
Mali
Marshall Islands
Mauritania
Mauritius
Mexico
Micronesia, Federated States
Morocco
Myanmar (Burma)
Nepal
Netherlands
New Zealand
Nicaragua
Niger
Nigeria
Norway
Pakistan
Panama
Papua New Guinea
Philippines
Poland
Portugal
Romania
Russian Federation
Rwanda
Saint Christopher and Nevis
Saint Lucia
Saint Vincent
Saudi Arabia
Senegal
Seychelles
Singapore
Slovakia
Slovenia
Solomon Islands
South Africa
Spain
Sri Lanka
Sudan
Swaziland
Sweden
Switzerland
Syria
Taiwan
Tanzania
Thailand
Togo
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United States of America
Uruguay
Uzbekistan
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List of Social Security Programs, by Type

Country	Types of Social Security Programs				
	Old Age, Survivors, and Disability	Sickness and Maternity [1] (Medical Care)[2]	Work Injury	Unemployment	Family Allowances
Afghanistan	X	X	X		
Albania	X	X●	X	X	X
Algeria	X	X●	X		X
Antigua-Barbuda	X	X●			
Argentina	X	X●	X	X	X
Armenia	X	X●	X	X	X
Australia	X	X●	X	X	X
Austria	X	X●	X	X	X
Azerbaijan	X	X●	X	X	X
Bahamas	X	X	X		
Bahrain	X		X		
Bangladesh		X●	X	X	
Barbados	X	X	X	X	
Belarus	X	X●	X	X	X
Belgium	X	X●	X	X	X
Belize	X	X	X		
Benin	X		X		X
Bermuda	X		X		
Bolivia	X	X●	X		X
Botswana			X		
Brazil	X	X●	X	X	X
British Virgin Islands	X	X	X		
Bulgaria	X	X●	X	X	X
Burkina Faso	X		X		X
Burundi	X		X		X
Cameroon	X		X		X
Canada	X	X●	X	X	X
Cape Verde	X	X●	X		X
Central African Republic	X		X		X
Chad	X		X		X
Chile	X	X●	X	X	X
China, People's Republic	X	X●	X	X	
Colombia	X	X●	X		X
Congo	X		X		X

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List of Social Security Programs, by Type — Continued

Country	Types of Social Security Programs				
	Old Age, Survivors, and Disability	Sickness and Maternity [1] (Medical Care)[2]	Work Injury	Unemployment	Family Allowances
Costa Rica	X	X●	X		X
Côte d'Ivoire	X		X		X
Cuba	X	X●	X		
Cyprus	X	X●	X	X	X
Czech Republic	X	X●	X	X	X
Denmark	X	X●	X	X	X
Dominica	X	X●	X		
Dominican Republic	X	X●	X		
Ecuador	X	X●	X	X	
Egypt	X	X●	X	X	
El Salvador	X	X●	X		
Equatorial Guinea	X	X●	X		X
Estonia	X	X●	X	X	X
Ethiopia	X		X		
Fiji	X		X		
Finland	X	X●	X	X	X
France	X	X●	X	X	X
Gabon	X		X		X
Gambia	X		X		
Georgia	X	X●	X	X	X
Germany	X	X●	X	X	X
Ghana	X		X		
Greece	X	X●	X	X	X
Grenada	X	X			
Guatemala	X	X●	X		
Guinea	X	X●	X		X
Guyana	X	X	X		
Haiti	X		X		
Honduras	X	X●	X		
Hong Kong	X	X	X	X	X
Hungary	X	X●	X	X	X
Iceland	X	X●	X	X	
India	X	X●	X		
Indonesia	X		X		

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List of Social Security Programs, by Type — Continued

Country	Types of Social Security Programs				
	Old Age, Survivors, and Disability	Sickness and Maternity [1] (Medical Care)[2]	Work Injury	Unemployment	Family Allowances
Iran	X	X●	X	X	X
Iraq	X	X●	X		
Ireland	X	X●	X	X	X
Israel	X	X●	X	X	X
Italy	X	X●	X	X	X
Jamaica	X		X		
Japan	X	X●	X	X	X
Jordan	X		X		
Kazakhstan	X	X●	X	X	X
Kenya	X		X		
Kiribati	X		X		
Korea, Republic of	X		X		
Kuwait	X				
Kyrgystan	X	X●	X	X	X
Latvia	X	X●	X	X	X
Lebanon	X	X●	X		X
Liberia	X		X		
Libya	X	X●	X		
Lithuania	X	X●	X	X	X
Luxembourg	X	X●	X	X	X
Madagascar	X		X		X
Malawi			X		
Malaysia	X		X		
Mali	X		X		X
Malta	X	X	X	X	X
Marshall Islands	X				
Mauritania	X		X		X
Mauritius	X		X		X
Mexico	X	X●	X		
Micronesia, Federated States	X				
Moldova	X	X●	X	X	X
Morocco	X	X	X		X
Myanmar		X●	X		
Nepal	X		X		

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List of Social Security Programs, by Type — Continued

Country	Types of Social Security Programs				
	Old Age, Survivors, and Disability	Sickness and Maternity [1] (Medical Care) [2]	Work Injury	Unemployment	Family Allowances
Netherlands	X	X●	X	X	X
New Zealand	X	X●	X	X	X
Nicaragua	X	X●	X		X
Niger	X		X		X
Nigeria	X		X		
Norway	X	X●	X	X	X
Oman	X		X		
Pakistan	X	X●	X		
Palau	X				
Panama	X	X●	X		
Papua New Guinea	X		X		
Paraguay	X	X●	X		
Peru	X	X●	X		
Philippines	X	X●	X		
Poland	X	X●	X	X	X
Portugal	X	X●	X	X	X
Romania	X	X●	X	X	X
Russian Federation	X	X●	X	X	X
Rwanda	X		X		
Saint Christopher and Nevis	X	X	X		
Saint Lucia	X	X	X		
Saint Vincent	X	X	X		
São Tome and Principe	X	X	X		
Saudi Arabia	X		X		
Senegal	X		X		X
Seychelles	X	X	X		
Sierra Leone			X		
Singapore	X		X		
Slovakia	X	X●	X	X	X
Slovenia	X	X●	X	X	X
Solomon Islands	X		X		
Somalia			X		
South Africa	X	X	X	X	
Spain	X	X●	X	X	X

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List of Social Security Programs, by Type — Continued

Country	Types of Social Security Programs				
	Old Age, Survivors, and Disability	Sickness and Maternity [1] (Medical Care)[2]	Work Injury	Unemployment	Family Allowances
Sri Lanka	X		X		
Sudan	X		X		
Swaziland	X		X		
Sweden	X	X●	X	X	X
Switzerland	X	X●	X	X	X
Syria	X		X		
Taiwan	X	X●	X		
Tanzania	X		X		
Thailand		X●	X		
Togo	X		X		X
Trinidad and Tobago	X	X	X		
Tunisia	X	X●	X	X	X
Turkey	X	X●	X		
Turkmenistan	X	X●	X	X	X
Uganda	X		X		
Ukraine	X	X●	X	X	X
United Kingdom	X	X●	X	X	X
United States of America	X		X	X	
Uruguay	X	X●	X	X	X
Uzbekistan	X	X●	X	X	X
Vanuatu	X				
Venezuela	X	X●	X	X	
Vietnam, Socialist Republic of	X	X	X		
Western Samoa	X		X		
Yemen	X		X		
Yugoslavia	X	X●	X	X	X
Zaire	X		X		X
Zambia	X		X		
Zimbabwe	X		X		

[1] Sickness and Maternity refers to cash benefits for sickness and maternity. Countries must provide both benefits to be included.
[2] A ● denotes that medical care and/or hospitalization coverage are provided in addition to cash sickness and maternity benefits.

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Types of Social Security Programs

Paying Cash Benefits to the Aged, Disabled, and/or Survivors

Country (By Geographic Area)	Contributory		Non-contributory		Mandatory Private Pensions	Mandatory Savings	
	Flat-rate	Earnings-related	Means-tested	Flat-rate Universal		Public	Private
Africa							
Northern Africa							
Algeria		X					
Egypt		X					
Libya		X					
Morocco		X					
Sudan		X					
Tunisia		X					
Western Africa							
Benin		X					
Burkina Faso		X					
Cape Verde		X					
Côte d'Ivoire		X			X		
Gambia		X				X	
Ghana		X					
Guinea		X					
Liberia		X	X				
Mali		X					
Mauritania		X					
Niger		X					
Nigeria		X					
Senegal		X					
Sierra Leone*							
Togo		X					
Eastern Africa							
Burundi		X					
Ethiopia		X					
Kenya						X	
Madagascar		X	X				
Malawi *							
Mauritius		X		X			
Rwanda		X					
Seychelles	X						
Somalia *							
Tanzania						X	
Uganda						X	
Zambia						X	
Zimbabwe		X					

See "Definitions of Terms" at the end of this table.

* No old-age, disability, survivors program.

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Paying Cash Benefits to the Aged, Disabled, and/or Survivors

Country (By Geographic Area)	Contributory		Non-contributory		Mandatory Private Pensions	Mandatory Savings	
	Flat-rate	Earnings-related	Means-tested	Flat-rate Universal		Public	Private
Middle Africa							
Cameroon		X					
Central African Republic		X					
Chad		X					
Congo		X					
Equatorial Guinea		X					
Gabon		X					
São Tome and Principe		X					
Zaire		X					
Southern Africa							
Botswana *							
South Africa			X				
Swaziland						X	
Asia							
Western Asia							
Armenia		X					
Azerbaijan		X					
Bahrain		X					
Cyprus		X					
Georgia		X					
Iraq		X					
Israel	X	X	X				
Jordan		X					
Kuwait		X					
Lebanon		X					
Oman		X					
Saudi Arabia		X					
Syria		X					
Turkey		X					
Yemen						X	
South Central Asia		X					
Afghanistan		X					
Bangladesh *							
India						X	
Iran		X					
Kazakhstan		X					
Kyrgystan		X					
Nepal						X	

See "Definitions of Terms" at the end of this table.

* No old-age, disability and survivors program.

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Paying Cash Benefits to the Aged, Disabled, and/or Survivors

Country (By Geographic Area)	Contributory		Non-contributory		Mandatory Private Pensions	Mandatory Savings	
	Flat-rate	Earnings-related	Means-tested	Flat-rate Universal		Public	Private
Pakistan		X					
Sri Lanka						X	
Turkmenistan		X					
Uzbekistan		X					
South East Asia							
Indonesia						X	
Malaysia						X	
Myanmar (Burma) *							
Philippines		X					
Singapore						X	
Thailand		X					
Vietnam		X					
East Asia							
China, People's Republic		X					
Hong Kong			X	X			
Japan	X	X					
Korea, Republic of		X					
Taiwan		X					
Latin America and The Caribbean							
Central America							
Belize		X					
Costa Rica		X					
El Salvador		X					
Guatemala		X					
Honduras		X					
Mexico		X					X
Nicaragua		X	X				
Panama		X					
Caribbean							
Antigua-Barbuda		X					
Bahamas		X	X				
Barbados		X					
Bermuda		X	X				
British Virgin Islands		X					
Cuba		X					
Dominica		X					

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* No old-age, disability, and survivors program.

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Paying Cash Benefits to the Aged, Disabled, and/or Survivors

Country (By Geographic Area)	Contributory		Non-contributory		Mandatory Private Pensions	Mandatory Savings	
	Flat-rate	Earnings-related	Means-tested	Flat-rate Universal		Public	Private
Dominican Republic		X					
Grenada		X					
Haiti		X					
Jamaica	X	X					
St. Christopher & Nevis		X					
St. Lucia		X					
St. Vincent		X					
Trinidad & Tobago		X					
South America							
Argentina		X					X
Bolivia		X					
Brazil		X					
Chile		X					X
Colombia		X					X
Ecuador		X					
Guyana		X					
Paraguay		X					
Peru		X					X
Uruguay		X	X				
Venezuela		X					
Europe							
Eastern Europe							
Belarus		X					
Bulgaria		X	X				
Czech Republic		X	X				
Hungary		X					
Moldova		X					
Poland	X	X					
Romania		X	X				
Russian Federation		X					
Slovakia		X	X				
Ukraine		X					
Southern Europe							
Albania	X	X					
Greece		X					
Italy		X	X				
Malta		X					

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* No old-age, disability and survivors program.

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Types of Social Security Programs — Continued

Paying Cash Benefits to the Aged, Disabled, and/or Survivors

Country (By Geographic Area)	Contributory		Non-contributory		Mandatory Private Pensions	Mandatory Savings	
	Flat-rate	Earnings-related	Means-tested	Flat-rate Universal		Public	Private
Portugal		X					
Slovenia		X					
Spain		X					
Yugoslavia		X					
Northern Europe							
Denmark	X		X	X			
Estonia	X						
Finland	X	X					
Iceland		X		X			
Ireland	X		X				
Latvia	X	X	X				
Lithuania	X	X					
Norway	X	X					
Sweden	X	X					
United Kingdom	X	X	X				
Western Europe							
Austria		X					
Belgium		X	X				
France		X	X		X		
Germany		X					
Luxembourg	X	X					
Netherlands	X						
Switzerland	X	X	X		X		
North America							
Canada		X	X	X			
United States of America		X	X				
Oceania							
Australia			X		X		
Fiji						X	
Kiribati						X	
Marshall Islands		X					
Micronesia, Federated States		X					
New Zealand			X				
Palau		X					
Papua New Guinea						X	
Solomon Islands						X	
Vanuatu						X	
Western Samoa						X	

See "Definitions of Terms" at the end of this table.

* No old-age, disability and survivors program.

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Paying Cash Benefits to the Aged, Disabled, and/or Survivors

Definitions of Terms

Contributory flat-rate pension: a pension of uniform amount or based on years of service or residence but independent of earnings that is financed by payroll-tax contributions from employees and/or employers.

Contributory earnings-related pension: a pension based on earnings that is financed by payroll-tax contributions from employees and/or employers.

Non-contributory means-tested pension: a pension paid to eligible persons whose own or family income and/or assets fall below designated levels that is generally financed through government contributions with no contributions from employers or employees.

Non-contributory flat-rate universal pension: a pension of uniform amount or based on years of service but independent of earnings that is paid to residents or citizens who meet age or disability requirements that is financed with no contributions from employers or employees.

Mandatory private pension system: a system requiring employers, by law, to provide private/occupational pensions.

Mandatory savings system: a compulsory defined-contribution pension system which pays benefits either as a lump-sum or as an annuity based on employee and in some cases employer contributions and returns on investment of funds, including both publicly managed provident funds and privately managed systems such as that in Chile.

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Tables

Table 1. — Number of countries by type of social security program — selected years

Type of Program	1940	1949	1958	1967	1977	1989	1995
Any type of program	57	58	80	120	129	145	165
Old-age, disability, survivors	33	44	58	92	114	135	158
Sickness and maternity	24	36	59	65	72	84[1]	105[1]
Work injury	57	57	77	117	129	136	159
Unemployment	21	22	26	34	38	40	63
Family allowances	7	27	38	62	65	63	81

[1] Includes countries with both cash sickness and cash maternity benefits, plus Australia, which has cash sickness and medical care programs but maternity leave payments only as a fringe benefit. Of the 105 countries that offer sickness and maternity benefits, 87 also offer medical care and/or hospitalization coverage. For a detailed breakdown for all programs, see chart on p. xxix.

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Table 2. — Social security related statistics — OECD countries (1995)

Country	Total Population[1]	Age 65 and over[2]	Dependency Ratio[3]	Activity Rate[4,5]	Statutory pensionable age, by sex		Unemployment[1, 5]	Average annual wage[5, 9]
					Men	Women		
Australia	18,322	12	50	48	65	60	939	27,703
Austria	7,987	16	49	47[6]	65	60	222	354,864
Belgium	10,082	16	51	42[6]	65[10]	65[10]	386	637,610[6]
Canada	28,435	12	49	50	65	65	1,562	31,714
Denmark	5,199	15	48	57[7]	67	67	349	177,330[6]
Finland	5,085	14	50	50	65	65	444	103,246[6]
France	58,109	16	53	45	60[11]	60[11]	3,172	101,625
Germany	81,338	16	47	52[6]	65	65	1,149	46,514
Greece	10,648	15	49	41[6]	65	60	176	2,074,794
Iceland	266	11	55	48[8]	67	67	6	1,320,384[6]
Ireland	3,550	12	56	32[6]	65	65	294	12,425[6]
Italy	58,262	16	46	37[6]	61	56	2,799[6]	240,656[6]
Japan	125,506	14	44	53	60[12]	58[12]	1,660	4,456,272
Luxembourg	405	14	47	44[7]	65	65	4	861,3707
Netherlands	15,453	13	46	42	65	65	481	46,918[6]
New Zealand	3,407	12	54	49	62	62	157	30,717
Norway	4,331	16	55	50	67	67	127	197,387
Portugal	10,562	14	48	48	65	65	258	866,070
Spain	39,404	15	47	39	65	65	3,481	2,187,728
Sweden	8,822	17	57	49	65	65	356	190,740[6]
Switzerland	7,085	15	47	51	65	62	145	56,360[6]
Turkey	63,406	5	66	35	60[13]	5513	1,659	24,964,565
United Kingdom	58,295	16	55	49	65	60	2,919	13,873
United States	263,814	13	53	50	65	65	8,734	25,274

Sources: U.S. Social Security Administration, Office of Research and Statistics.
U.S. Bureau of the Census, International Programs Center.
International Labour Office, *Yearbook of Labour Statistics, 1994.*

[1] Thousands.
[2] Percent of total population.
[3] Population aged zero through 14 plus population aged 65 and over, divided by population aged 15-64 inclusive (percent).
[4] Percent of total population economically active.
[5] 1993
[6] 1992
[7] 1991
[8] 1990
[9] Local currency — manufacturing.
[10] Depends on years of coverage; 45 years for men, 40 years for women.
[11] With 38 years of coverage for full pension.
[12] Pensionable age refers to employees' pension insurance only. Pensionable age under national pension program is 65.
[13] Retirement age varies by date of entry into system.

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Table 3. — Contribution rates for social security programs — OECD countries (1995)

(in percent)

Country	Old-Age, Disability, Death			All Social Security Programs [1]		
	Insured Person	Employer	Total	Insured Person	Employer	Total
Australia	0	0	[2]	1.25	0	1.25[2]
Austria	10.25	12.55	22.80	17.20	25.30	42.50
Belgium	7.50	8.86	16.36	13.07	27.44	40.51
Canada	2.70	2.70	5.40	5.70	8.40	14.10[3]
Denmark	[4]	[4]	[4]	[4]	[4]	[3,4]
Finland	5.55	19.00	24.55	7.45	22.00	29.45[3]
France	8.05	8.20	16.25	18.27	34.31	52.58
Germany	9.30	9.30	18.60	16.55	17.99	34.54[3]
Greece	6.67	13.33	20.00	11.95	23.90	35.85
Iceland	4.00	8.50	12.50	4.00	15.75	19.75
Ireland	7.75[5,6]	12.20[5,6]	19.95[5,6]	7.75[6]	12.20[6]	19.95[3,6]
Italy	8.34	21.30	29.64	9.34[7]	47.62	56.96
Japan	8.25	8.25	16.50	12.24	14.38	26.62
Luxembourg	8.00	8.00	16.00	15.00	13.00	28.00
Netherlands	25.78	0	25.78	38.93	10.75	49.68[3]
New Zealand	0	0	[2]	0.80	1.85	2.65[2]
Norway	7.80[5]	14.20[5]	22.00[5]	7.80	14.20	22.00[3]
Portugal	11.00[8]	23.75[8]	34.75[8]	11.00	26.75	37.75
Spain	4.70[9]	23.60[9]	28.30[9]	6.30	32.00	38.30
Sweden	1.00	19.03	20.03	3.95[10]	30.96	34.91[3]
Switzerland	4.90	4.90	9.80	6.40	7.74	14.14
Turkey	9.00	11.00	20.00	14.00	19.50	33.50
United Kingdom	12.00[5,6]	10.20[5,6]	22.20[5,6]	12.00[6]	10.20[6]	22.20[3,6]
United States	6.20	6.20	12.40	7.65	13.35	21.00

[1] Includes Old Age, Disability, Death; Sickness and Maternity; Work Injury; Unemployment; and Family Allowances. In some cases, only certain groups, such as wage earners, are represented. When the contribution rate varies, either the average rate or the lowest rate in the range is used.

[2] The central government pays the entire cost of most programs from general revenues.

[3] The central government pays the whole cost of Family Allowances.

[4] Portion of set amount for Old Age, Disability, Death. Central and local government and other types of contributions for the other programs.

[5] Also includes rate for Sickness and Maternity, Work Injury and Unemployment.

[6] Range according to earnings bracket. Higher rate is shown, which applies to highest earnings class.

[7] Plus flat amount for Work Injury.

[8] Also includes rate for Sickness and Maternity, Unemployment and Family Allowances.

[9] Also includes rate for Sickness and Maternity and Family Allowances.

[10] Plus flat amount for Unemployment.

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Old Age, Disability, Death

(Based on 1987 Labor Code)
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 55 afghanis.

Coverage

Employed persons in private establishments, cooperatives, social organizations, joint enterprises, and government.

Source of Funds

Insured person: 3% of earnings.
Additional amount depending on rank or grade.
Employer: None.
Government: Subsidy equal to 3% of earnings.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women), after working 25 years for men, 20 years for women.

Old Age Benefits

Old-age pension: up to 100% of salary.

Permanent Disability Benefits

Disability pension: Equal to salary if 60% disabled.
Under 60% disabled, compensation according to reduction in salary.
Medical clinics established for disabled.

Administrative Organization

Ministry of Finance.

Sickness and Maternity

First law: 1946 (labor law).
Current law: 1985 (public health).
Labor code: 1987.
Type of program: Social insurance system.

Coverage

All citizens.

Source of Funds

Insured person: See pension contribution above.
Employer: None.
Government: See pension contribution above.

Sickness and Maternity Benefits

Sickness benefit: 20 days leave with salary.
Maternity benefit: 90 days leave with salary.
If twins, 15 days additional leave with salary.

Administrative Organization

Ministry of Finance.

Work Injury

First law: 1946.
(Currently based on 1987 labor code; medical compensation based on 1989 regulations.)
Type of program: Contributory lump-sum benefit system.

Coverage

Employed persons in private establishments, cooperatives, social organizations, joint enterprises and government.

Source of Funds

Insured person: 1% of earnings.
Employer: None.
Government: None.
Above contributions deposited in employer compensation fund.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: If 10% - 60% disabled, benefit equals 30% of minimum salary rate times percent of incapacity.

Permanent Disability Benefits

Permanent disability benefit: If 60% - 100% disabled, benefit equals 60% of minimum salary rate times percent of incapacity.

Survivor Benefits

Survivor benefit: Benefit equals 80% of minimum salary rate times 100.

Administrative Organization

Ministry of Labor and Social Affairs, supervision of program through its Inspection Department.

Contact—Alexander Estrin—202-282-7116

Please note: This information is more than 4 years old.

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Old Age, Disability, Death

First law: 1947.
Current law: 1993.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 89.4 lek.

Coverage

Employed persons, and self-employed; voluntary coverage for university students and others who do not qualify for compulsory insurance. A supplementary system is available for civil servants. Special state pensions are available for those who have contributed to the political and cultural development of Albania.

Source of Funds

Insured person: 10% of total earnings. (7% covered by Government in 1994 and 4% in 1995.)
Employer: 26% of payroll.
Government: Covers cost for those in compulsory military service. Above contributions also finance cash benefits for sickness and maternity.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women), 35 years of contributions, and retirement from economic activity.
Mothers with 6 or more children over the age of 8, eligible at age 50 with 30 years of contributions.
Partial old-age pension: Age 60 (men) or 55 (women), with 20-35 years of contributions.
Disability pension: Incapacity for any economic activity, blind, or suffering from severe mutilation.
Minimum insurance period is at least 1/2 the difference in years between claimant's age and 20.
Disability must be certified by Medical Experts Committee (MEC).
At pensionable age, claimant may choose old-age pension if amount is higher.
Partial disability pension: Incapacity to perform work at last employment, but can work under special working conditions, provided minimum insurance period is met.
Disability and special work conditions as determined by MEC.
Survivor pension: Eligibility for old-age or disability pension. Dependents include surviving spouse caring for dependent child under 8; disabled or aged spouse (age 50 for widow or 60 for widower); dependent orphans under age 18 (25, if students), or became disabled prior to reaching these ages; parents and grandparents aged 65 or older who shared the same household with deceased for 12 months prior to the death and have no one else to care for them; dependent grandchildren.
Surviving spouse loses pension on re-marriage.

Old-Age Benefits

Old-age benefit: Consists of:

1 Basic flat-rate pension (equal to minimum living standard) awarded to all insured persons, and
2 Earnings-related increment for employed persons equal to 1% for each year of coverage multiplied by the average assessed wage of which contributions were paid.

Maximum: Twice the basic pension amount, or 75% of average net wages during 3 of the last 10 years of employment.
Increment for deferred retirement: 4% of full pension for each year of deferred retirement, with continued contributions.
Maximum: 80% of average net wage during 3 of last 10 years of employment.
Partial pension: Calculated as percentage of full pension, depending on number of years worked.
Adjustment: Basic pension amount indexed annually according to price changes of selected commodities.

Permanent Disability Benefits

Disability pension: Consists of basic pension and increment as for old-age pension. Maximum: Twice the basic pension or 80% of last average net wage, whichever is less.
Partial disability pension: 50% of full disability pension.
Constant attendance supplement: 15% of assessed wage for contribution purposes.
Supplements for dependent children: 5% of basic old-age pension for each dependent child under age 15. Maximum: 20% of basic old-age pension.
Adjustment: In accordance with old-age pension.

Survivor Benefits

Survivor pension: 50% of pension of deceased for the surviving spouse; 25% for each orphan and other dependents up to a maximum of 100% (50% where surviving spouse is economically active or receiving pension in own right) of pension of deceased.
Full orphans: Eligible for pensions from both parents.
Death benefit: Equal to 1 month's basic old-age pension.

Administrative Organization

Social Insurance Institute.

Sickness and Maternity

First law: 1947.
Current law: 1993.
Type of program: Social insurance for cash benefits. Current universal system for medical care to be replaced by compulsory health insurance as of March 1, 1995.

Coverage

Sickness benefits: Employees.
Maternity benefits: Employees, employers, and self-employed.
Medical care: All residents.

Source of Funds

Insured person: See pension contributions, above, for cash benefits, none for medical care.
Employer: See pension contributions, above, for cash benefits, none for medical care.
Government: Cost of medical care.

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Qualifying Conditions

Sickness benefits and medical care: No minimum qualifying period.
Maternity benefits: 12 months of contributions.

Sickness and Maternity Benefits

Sickness benefit: 70% of average daily wage in last calendar year if less than 10 years of contribution, 80% for more than 10 years.
During hospitalization, benefits equal 50% of average daily wage, provided there are no dependents.
Payable from 15th day of medical certification (first 14 days responsibility of employer) for up to 6 months. May be extended for a further 3 months if MEC certifies likelihood of recovery in that period.
Income compensation also available for changes of employment due to health reasons.
Maternity benefit: Employees: 365 days of paid maternity leave (minimum of 35 days prior to childbirth and 42 days after): 80% of average daily wage in last calendar year for leave period prior to childbirth and for 150 days after. 50% of average daily wage for remainder of period. For more than 1 child, paid leave period is extended to 390 days, including a minimum of 60 days prior to and 42 days after confinement. Benefits also available in cases of adoption. Compensation is payable for changes of employment due to pregnancy.
For employers and the self-employed: Benefit equal to the basic old-age pension.
Birth grant: Lump sum payment of 1500 lek for either insured parent with a minimum of 1 year's contributions.

Workers' Medical Benefits

Medical benefits: Provided free of charge by state health services.

Dependent's Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

Social Insurance Institute.

Work Injury

First law: 1947.
Current law: 1993.
Type of program: Social insurance.

Coverage

Employees, apprentices, and students in practical training.

Source of Funds

Insured person: None.
Employer: 0.5% of payroll.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefits: 100% of average daily wage over last 3 years, payable for up to 12 months.

Permanent Disability Benefits

Permanent disability benefit: For loss of working capacity of at least 67%: 80% of average wage over last 3 years, but not less than minimum standard of living.
Partial disability (at least 33% of working capacity): Benefits equal to 80% of average wage over last 3 years (depending on degree of loss of work capacity), but not less than 50%.
Minor permanent disability (loss of between 10% and 33% of working capacity): Lump sum determined in accordance to regulations. Material damages incurred by the insured person are compensated in full.

Workers' Medical Benefits

Medical benefits: Compensation available for additional medical care, rehabilitation, etc. required to recover lost capacity.

Survivor Benefits

Survivor pension: 50% for surviving spouse, 25% for each orphan, parent, grandchild, grandparent, subject to a maximum of 100%, of pension of the deceased. Orphans have right to survivor's pension even if the surviving parent is economically active or receives a pension, but it is subject to a maximum of 50% of the pension of the deceased.
Death Benefit: Equal to 1 month's basic old age pension.

Administrative Organization

Social Insurance Institute.

Unemployment

First and current law: 1993.
Type of program: Social insurance.

Coverage

Employees.

Source of Funds

Insured person: None.
Employer: 6% of payroll.
Government: None. (Covers deficit.)

Qualifying Conditions

Unemployment benefit: At least 1 year's contribution, receiving no other benefits (except for partial disability), registered at unemployment office, and willing to undergo training.

Unemployment Benefits

Unemployment benefit: Flat rate providing at least for a minimum standard of living, as decided by Council of Ministers. (1920 leks per month as of 1994.)

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Payable for up to 12 months or for a total of 365 calendar days where there are temporary periods of employment.
Supplement for dependent children under age 15: 5% of unemployment benefit for each child up to a maximum of 20% (Reduced by 50% if one parent is employed or receiving a pension).
Persons attending training courses but not receiving stipends or wages: benefits payable up to 18 months.
Adjustment: Indexed annually in accordance with price changes of selected commodities.

Administrative Organization

Ministry of Labor, Emigration, and Social Affairs; Social Insurance Institute. Payment of benefits through Labor offices.

Family Allowances

Current law: 1992.
Type of system: Employment-related program.

Coverage

Employed persons with children.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Dependent children and students.

Family Allowance Benefits

Family allowances: 200 lek a month for each child.

Administrative Organization

Ministry of Labor, Emigration, Social Affairs.

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Old Age, Disability, Death

First law: 1949.
Current law: 1983 (effective 1984).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 42 dinars.

Coverage

All employed and self-employed persons.
Special system for members of the Armed Forces.

Source of Funds

Insured person: 3.5% of total earnings.
Employer: 7.5% of payroll.
Government: None.
Disability and survivor benefits financed under sickness and maternity program (see below).

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women and veterans) with 15 years of coverage. Early retirement available for those in arduous or unhealthy work (age to be announced), female workers who raised a child for at least 9 years (retirement reduced 1 year per child, maximum 3 years); permanently disabled workers with 15 years' coverage (pension calculated as if 20) and unable to meet disability pension requirements. Retirement necessary.
Retirement allowance: 65 years old with 5 years or 20 quarters of coverage and ineligible for old-age pension.
Disability pension: Loss of all working capacity for total disability pension or 1/2 of earning capacity for partial disability pension. Currently covered and either 36 days of employment in last 12 months or 108 days in last 3 years.
Survivor pension: Deceased was pensioner or was deceased while working.
Above benefits not payable abroad unless under reciprocal agreement.

Old-Age Benefits

Old-age pension: 2.5% of average monthly wage during last year or highest 3 years of earnings (whichever is most favorable) times years of coverage. Minimum pension, 2,300 times the minimum hourly wage; maximum (including spouse's supplement) 80% of final salary. Maximum can be increased by 2% per year (up to 5 years) for delayed retirement. (Retirement can be postponed upon the request of the employer.)
Dependents' supplements: 600 times the minimum hourly wage.
Retirement allowance: 2.5% of average monthly wage during last year or highest 3 years (whichever is most favorable) times years of coverage.
Constant-attendance supplement (payable to permanently disabled pensioners who fail to meet disability pension requirements): 40% of pension.

Permanent Disability Benefits

Disability pension: 80% of average earnings during last year or highest 3 years (whichever is most favorable), if totally disabled.
Constant-attendance supplement: 40% of pension.
Partial disability: 60% of earnings.

Survivor Benefits

Survivor pension: Widow of any age, 75% of old-age or disability pension paid or accrued to insured (50% if other survivors). If more than 1 widow, pension divided equally.
Other eligible survivors: Children under age 18 (21 if apprentice or student, any age if disabled or female without income) and dependent parents. Pension equals 30% if 1 survivor, 40% divided equally if more than 1. If no surviving spouse, pension divided among other survivors: 45% (full orphan), 30% (dependent parent).
Maximum pension: 90% of pension paid or accrued to insured.
Survivor settlement: Lump sum of 12 times final monthly earnings of deceased. Minimum, 12 times minimum monthly wage.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
National Retirement Fund, administration of old-age program; National Social Insurance Fund For Salaried Workers, administration of disability program.

Sickness and Maternity

First law: 1949.
Current law: 1983 (effective January 1, 1984).
Type of program: Social insurance system.

Coverage

All employed persons are entitled to cash sickness and medical/maternity benefits. Spouses of workers or of pensioners in receipt of either old-age, disability, or work-injury (when the incapacity is at least 50 percent) pensions are covered for in-kind (i.e., medical) maternity benefits. Spouses, dependent children, and dependent parents of workers, of pensioners in receipt of either old-age, disability or work-injury pension (when the incapacity is at least 50 percent) or of certain prisoners are covered for in-kind sickness benefits.
National Liberation War pensioners, disabled persons, and unemployed students and their dependents are eligible for in-kind sickness and medical benefits.

Source of Funds

Insured person: 1.5% of total earnings.
Employer: 12.5% of payroll.
Government: None.
Contributions also finance disability and survivor benefits above and death allowance.

Qualifying Conditions

Cash sickness and medical benefits: In covered employment at time of onset of illness. For entitlement to first 6 months of sickness benefits, insured employed for 9 days (or 60 hours) in last 3 months, or 36 days (or 240 hours) in last 12 months. For extended benefits (after 6 months), insured employed for 36 days (or 240 hours) during last 12 months or 108 days during last 3 years.

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Medical benefits: 36 days or 240 hours of insured employment during the year prior to the year of the onset of the illness.
Cash maternity benefit: 9 days (or 60 hours) of insured employment in last 3 months, or 36 days (or 240 hours) in last 12 months prior to the date of determination of the pregnancy.

Sickness and Maternity Benefits

Sickness benefit: 50% of daily earnings (100% if extended illness or hospitalization) for 1st through 15th day; 100% of daily earnings from 16th day up to maximum of 3 years (4 years under certain circumstances). Minimum daily benefit (at 100% rate), 8 times minimum hourly wage.
Maternity benefit: 100% of earnings, payable for up to 14 weeks. Minimum daily benefit: 8 times minimum hourly wage.

Workers' Medical Benefits

Medical benefits: Cash refund of 80% (100% in certain cases) of medical expenses. (Insured normally pays for services and is subsequently reimbursed by appropriate fund.)
Includes medical treatment, surgery, hospitalization, drugs, laboratory services, opthomology and optician services, some dental care including prostheses, functional and vocational rehabilitation, prostheses, thermal and specialized cures, and transportation.
100% reimbursement for maternity benefits; hospital charges limited to 8 days. Complete medical care in government hospitals provided free and for unlimited time.

Survivor Benefits

Medical benefits for dependents: Same as for insured person.
In-kind maternity benefits only; same as for insured person (payable to spouses only).

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
National Social Insurance Fund for Salaried Workers, administration of program.

Work Injury

First law: 1919.
Current law: 1983 (effective January 1, 1984).
Type of program: Social insurance system.

Coverage

All employed persons, including students in technical schools, persons undergoing medical or vocational rehabilitation, voluntary social security administrators, wards of juvenile courts, students, and certain prisoners.

Source of Funds

Insured person: None.
Employer: 1% of payroll.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.
Payable from day after accident for duration of incapacity or until recovery or certification of permanent disability.
Minimum daily benefit: 8 times minimum hourly wage.

Permanent Disability Benefits

Permanent disability pension: Average earnings during last 12 months times the degree of incapacity (if 10% or more).
(Lump sum based on pension paid if degree of incapacity is less than 10%.)
Minimum: 2,300 times the minimum hourly wage.
Lump sum of 3 times the annual benefit is payable to injured foreign workers who leave the country, unless they are covered under bilateral social security agreement.
Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, hospitalization, drugs, laboratory services, opthomology and optician services, some dental care, prostheses, functional and vocational rehabilitation, thermal and specialized cures and transportation. No limit on duration.

Survivor Benefits

Survivor pension: Widow of any age, 75% of insured's average wages in the 12 months before accident, if death is consequence; otherwise 75% of pension paid or accrued to insured. If more than 1 widow, pension divided equally. Other eligible survivors: Children under age 18 (21 if apprentice or student, any age if disabled or female without income) and dependent parents.
Pension equals 30% if one survivor, 40% divided equally if more than one. If no surviving spouse, pension divided among other survivors: 45% (full orphan), 30% (dependent parent).
Maximum pension: 90% of pension paid or accrued to insured.
Survivor settlement: Lump sum of 12 times final monthly earnings of deceased.
Minimum, 12 times minimum monthly wage. Survivors of foreign workers are eligible for benefits if residents or covered by reciprocal agreement at time of accident.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
National Social Insurance Fund for Salaried Workers, administration of program.

Family Allowances

First and current law: 1941.
Type of program: Employment-related system.

Coverage

Nonagricultural employees and social insurance beneficiaries with 1 or more children. Special systems for public employees and employees of certain agricultural cooperatives.

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Source of Funds

Insured person: None.
Employer: 3% of payroll.
Government: None.

Qualifying Conditions

Family allowances: Child must be under age 17 (18 if apprentice, 21 if student or disabled). Insured person must have earned at least 1,920 dinars a year or 160 dinars a month or be a pensioner, disabled, or ill.

Family Allowance Benefits

Family allowances: 140 dinars a month for each child.
School allowance of 250 dinars a year for each child over age 6 payable in addition to regular family allowance.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
National Social Insurance Fund for Salaried Workers, administration of program.

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Old Age, Disability, Death

First and current law: 1972.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed persons aged 16-59.
Exclusions: Family and casual employment with wages under E.C. $7.50 a week.

Source of Funds

Insured person: 3% of wages (2% for public service employees).
Employer: 5% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: E.C. $54,000 a year.

Qualifying Conditions

Old-age pension: Age 60 and 500 weeks of contributions (reduced benefit if 156-500 weeks).
Old-age grant: Age 60, ineligible for periodic benefit, and at least 26 weeks of contributions.
Disability pension: Minimum of 156 weeks of contributions.
Survivor pension: Age 60 and 500 weeks of contributions (reduced benefit if 156-500 weeks).

Old-Age Benefits

Old-age pension: 25% of covered earnings, plus 1% of earnings for each 50 weeks of contribution over 500 weeks.
Transitional benefit: 25% of earnings. Minimum E.C. $136.50 per month, maximum E.C. $227.50 per month.
Old-age grant: E.C. $1,000 or 75% of combined employer and employee contributions, whichever is greater.

Permanent Disability Benefits

Disability pension: Same as old-age pension.
Disability grant: Same as old-age grant.

Survivor Benefits

Survivor pension: 50% of actual or prospective pension of deceased, payable to widow aged 50 or over (1 year limit if under age 50 at worker's death).
Orphans: 20% of pension (40% if full orphan) payable to children under age 16 (18 if student).
Funeral grant: E.C. $2,000.

Administrative Organization

Ministry of Finance, general supervision.
Social Security Board, administration of program.

Sickness and Maternity

First and current law: 1973 (cash sickness and maternity), 1978 (medical benefits).
Type of program: Social insurance system.

Coverage

See pension coverage above.

Source of Funds

Insured person: 2.5% of covered earnings.
Employer: 2.5% of covered earnings.
Government: None. (Pays cost of medical care for noninsured residents under age 16, permanently incapable of work due to age, or suffering from a specific listed illness.)
Maximum earnings for contribution purposes: E.C. $54,000 a year.

Qualifying Conditions

Cash sickness benefits: 26 weeks of contributions in last year.
Cash maternity benefits: 26 weeks of contributions in year preceding confinement.
Maternity grant: Wives of workers insured for sickness benefit.
Medical benefits: 26 weeks of contributions in last year.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings. Payable after 3-day waiting period.
Maternity benefit: 60% of average earnings. Payable for 6 weeks before confinement for total of 13 weeks.
Maternity grant: E.C. $400.

Workers' Medical Benefits

Medical benefits: Medical services are provided directly through public health facilities. Partial reimbursement for private medical care.
Necessary medical treatment abroad paid up to E.C. $500.

Dependents' Medical Benefits

Medical benefits for dependents: Medical services are provided directly through public health facilities. Partial reimbursement for private medical care.
Necessary medical treatment abroad paid up to E.C. $500.

Administrative Organization

Ministry of Finance, general supervision.
Social Security Board, administration of program.

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Old Age, Disability, Death

First laws: 1944 (commerce), 1946 (industry), and 1954 (rural workers). Other laws for special groups enacted 1904-58.
Current law: 1993 (implemented July 1994).
Type of program: Dual social insurance system and private insurance system.
Exchange rate: U.S.$1.00 equals 1 peso.

Coverage

Employed and self-employed persons, except for military personnel.

Source of Funds

Insured person: 11% of earnings. Self-employed, 27%. Certain forestal and agricultural activities to be integrated into the system on April 1, 1995.
Employer: 16% of payroll.
Government: Contributes to social insurance system through general revenues, investments and certain earmarked taxes.
Ceiling for contribution purposes, 60 AMPOs. AMPO is the average mandatory provisional contribution, established twice a year, and is determined by dividing the total employee's contributions to the system by the total number of contributors. As of July 1994, the AMPO was 63.

Qualifying Conditions

Old-age pension: Age 62 (men) or 57 (women). The ages will rise to 63/58 in 1996, 64/59 in 1998 and 65/60 in 2001. Minimum, 30 years of contribution and service. Maximum, 45 years of contribution and service. Insured person may substitute 2 years of age after retirement age for 1 year of contribution. Retirement age as well as contribution and employment requirements lowered up to 10 years for hazardous or unhealthful occupations.
Advanced age pension, age 70 with 10 years of service and contributions, of which 5 of the last 8 years must be immediately prior to end of gainful employment; self-employed, 5 years of service and contributions.
Pensioner may continue working after retirement with full benefits, except that the retirement benefit will not be re-calculated to include post-retirement earnings.
Disability pension: Reduction of earning capacity by 66% (total disability); employed at time of onset and less than 65 years of age.
Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: Consist of 3 levels:

1 *Basic universal benefit:* 2.5 AMPO's plus 1% for every year of contribution exceeding 30, up to a maximum of 15%.

2 *Compensation benefit*: (for past service rendered before July 1994) 1.5% of average monthly salary during the last ten years times the years of contributions made prior to July 1994, up to a maximum of 35 years.

3 Choice of private pension or public pension:

A *Public pension* (PAP): 0.85% of final ten year average salary for each year of contribution paid after July 1994. Maximum benefit: 1 AMPO.

B *Private pension:* insured contributes to an individual retirement savings account managed by a pension fund administrator. Amount of benefit depends on insured's contributions plus accrued interest. Benefits are payable as an annuity or in a specified number of installments. Government guarantees a minimum benefit.

Permanent Disability Benefits

Disability pension: 70% of average salary during the five years prior to onset of disability.
Partial disability: Proportion of total disability pension corresponding to percentage loss of capacity.
Means-tested allowance: Payable at any age to needy disabled persons ineligible for pension.

Survivor Benefits

Survivor pension: 70% of average earnings in the five years prior to death of insured, payable to widow or widower with no children; 50% to widow or widower with children; 20% for each eligible child under age 18 (no age limit if disabled).
Maximum survivor pension: 100% of pension of insured.
Funeral grant: Lump sum of 3 months' minimum wage.

Administrative Organization

Ministry of Labor and Social Security, general supervision through its Secretariat of Social Security.
National Social Security Administration, administration of public program.
Superintendent of Pension and Retirement Funds, administration of private program.

Sickness and Maternity

First law: 1934 (maternity).
Current laws: 1968 (maternity), 1974 (sickness), and 1980 (medical benefits).
Type of program: Social insurance (medical benefits), employer-liability (cash sickness benefits), and employment-related systems (maternity benefits).

Coverage

Cash sickness benefits: All employed persons.
Cash maternity benefits: Employed women, except domestic servants.
Medical benefits: Employed persons and pensioners, except the military police, and public provincial and municipal employees. Individuals may contract out.
Voluntary coverage for formerly employed persons. (Those over 70 years of age with 10 years of residency, and neither insured nor dependent, are eligible for free medical care.)

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(Pensioners pay 3% of social security pension. If a worker contracts out for medical benefits, 10% of contribution of insured and all of employer contributions are still deducted for social security.)
Employer: 4.5% of payroll, plus 0.9% to the National Health Insurance Administration.
Government: Subsidizes coverage of persons who would not otherwise qualify.
Cash maternity benefits: Financed through family allowance program.

Qualifying Conditions

Cash maternity benefits: 10 months' continuous employment preceding confinement, or 1 month of employment in current position and 6 months of employment in 12 months preceding current position.
Cash sickness benefits: Currently employed or pensioner.
Medical benefits: Currently employed or pensioner.

Sickness and Maternity Benefits

Sickness benefit: 100% of salary for up to 6 months for employees with 5 years of service, or 3 months for employees with less than 5 years. Payable twice as long to workers with dependents. (Commercial code requires employers to pay full wages of employees for 3-6 months of sickness or absence due to non-occupational accidents.)
Maternity benefit: 100% of earnings.
Payable for 90 days. (Insured has option of either 30 days before and 60 days after confinement or 45 days before and 45 days after confinement.)
Prenatal grant: See family allowances.
Birth grant: See family allowances.

Workers' Medical Benefits

Medical benefits: Medical and hospital care. Workers enroll in a public or private facility under contract with the National Institute of Social Services.

Dependents' Medical Benefits

Medical benefits for dependents: Same benefits as insured for wife, sons under age 18 (21 if students, no limit if disabled), and daughters under age 21 (no limit if disabled). Other dependents of the insured worker are eligible with payment of additional contributions.

Administrative Organization

Ministry of Health and Social Action, general supervision.
National Institute of Social Services, coordination of program through trade unions.
Minister of Labor and Social Security, Secretariat of Social Security, administration of maternity benefits.

Work Injury

First and current law: 1915.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons in private and public sector.
Exclusion: Domestic servants.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit : 100% of earnings; payable until recovery or certification of permanent disability.
(Disability presumed to be permanent if it continues beyond 1 year.)

Permanent Disability Benefits

Permanent disability benefit : Lump sum equal to a co-efficient of 65% of the age of the insured person multiplied by 1,000 times the daily wage at time of accident.
Maximum total benefit: 55,000 pesos. Payable in addition to any ordinary disability pension due.
Maximum grant: 260 times legal minimum monthly wage.
Partial disability: Same as for total disability but based on percentage of incapacity.
Maximum: 5.50 pesos for each percentage point of incapacity.
Constant-attendance supplement: 50% of pension; not included in maximum grant.

Workers' Medical Benefits

Medical benefits: Cost of medical attention, appliances and pharmaceuticals covered by employer.

Survivor Benefits

Survivor benefit: Same as for insured person. Payable in addition to any ordinary survivor pension due. Maximum: 55,000 pesos.
Payable to spouse or companion, children and/or dependent parents according to social security laws.
Funeral grant: Cost of burial up to 75 times the daily wage.

Administrative Organization

National Administration of Social Security and provincial agencies, general supervision.
Department of Work Accidents of the National Administration of Social Security, administration of program.
Employers may insure liability with private insurance company or employer mutual society.

Unemployment

First and current law: 1967 (construction workers only) and 1991 (social insurance program).
Type of program: Social insurance system.

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Coverage

Employed persons.

Source of Funds

Insured person: 1% of earnings.
Employer: 1.5% of payroll. Also see funding of family allowances.
Government: None, except for certain temporary sources, such as a share of profits derived from the privatization of State-owned enterprises.

Qualifying Conditions

Unemployment benefits: 12 months of contributions before the date of unemployment. Must be registered and available for suitable employment, and not be a recipient of any other social security benefits.

Unemployment Benefits

Unemployment benefits: Benefits under the new system of general application, benefits equal monthly 60% of the highest wage the worker received in the 6 months before the date of unemployment. The duration of the benefit ranges from 4 to 8 to 12 months, depending on the length the amount of coverage between 12 and 36 months. Minimum benefit, 1 monthly minimum wage; maximum, 4 monthly minimum wages.
With respect to construction industry, upon separation or retirement, employers must pay a severance indemnity of 1 month's wages per year of service up to 10 years; maximum per month equivalent to 3 times the legal minimum wage.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
National Social Security Administration, administration of program.

Family Allowances

First law: 1957.
Current law: 1968.
Type of program: Dual employment-related and assistance program.

Coverage

Employed persons, pensioners, and recipients of means-tested benefit. Exclusion: Domestic servants.

Source of Funds

Insured person: None.
Employer: 7.5% of payroll (another 1.5 percent helps to finance the unemployment insurance program).
Government: Cost of benefits for pensioners and recipients of means-tested benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (21 if student, no limit if disabled).
Marriage and birth grants: Current continuous employment for 6 months, or 1 month of employment in current position and 6 months of employment in the 12 months preceding current position.
Prenatal grant: 3 months' employment.
Spouse, child, and student benefits: Currently employed or pensioner. Some benefits are due the unemployed.

Family Allowance Benefits

Family allowances (amounts as of February 1993): Monthly benefit level varies by geographic region as follows: wife or dependent disabled husband, 15-60 pesos a month; child, 20-80 pesos (times 4 if disabled); pre and primary school allowance, 3-12 pesos (times 4 if disabled); secondary school allowance, 4.50-18 pesos; large family allowance, 3-12 pesos; primary school assistance, 130-520 pesos (times 4 if disabled); prenatal allowance, 20-80 pesos; birth grant (all regions) 200 pesos; adoption grant (all regions) 1,200 pesos; marriage grant (all regions) 300 pesos; maternity leave, 90 days of full wages tax exempt.
All allowances are paid in double each January to supplement yearly vacation.

Administrative Organization

Ministry of Labor and Social Security and the Secretariat of Social Security, general supervision.
National Administration of Social Security, administration of program.
Dual system: direct payment by the National Administration of Social Security and employers pay allowances directly to employees, and settle any surplus or deficit of contributions due with Fund by which covered.

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Source of Funds

Medical benefits: **Insured person**: 3% of earnings, plus 1% of earnings for each covered dependent besides spouse or children. (Pensioners pay 3% of social security pension. If a worker contracts out for medical benefits, 10% of contribution of insured and all of employer contributions are still deducted for social security.)
Employer: 4.5% of payroll, plus 0.9% to the National Health Insurance Administration.
Government: Subsidizes coverage of persons who would not otherwise qualify.
Cash maternity benefits: Financed through family allowance program.

Qualifying Conditions

Cash maternity benefits: 10 months' continuous employment preceding confinement, or 1 month of employment in current position and 6 months of employment in 12 months preceding current position.
Cash sickness benefits: Currently employed or pensioner.
Medical benefits: Currently employed or pensioner.

Sickness and Maternity Benefits

Sickness benefit: 100% of salary for up to 6 months for employees with 5 years of service, or 3 months for employees with less than 5 years. Payable twice as long to workers with dependents. (Commercial code requires employers to pay full wages of employees for 3-6 months of sickness or absence due to non-occupational accidents.)
Maternity benefit: 100% of earnings.
Payable for 90 days. (Insured has option of either 30 days before and 60 days after confinement or 45 days before and 45 days after confinement.)
Prenatal grant: See family allowances.
Birth grant: See family allowances.

Workers' Medical Benefits

Medical benefits: Medical and hospital care. Workers enroll in a public or private facility under contract with the National Institute of Social Services.

Dependents' Medical Benefits

Medical benefits for dependents: Same benefits as insured for wife, sons under age 18 (21 if students, no limit if disabled), and daughters under age 21 (no limit if disabled). Other dependents of the insured worker are eligible with payment of additional contributions.

Administrative Organization

Ministry of Health and Social Action, general supervision.
National Institute of Social Services, coordination of program through trade unions.
Minister of Labor and Social Security, Secretariat of Social Security, administration of maternity benefits.

Work Injury

First and current law: 1915.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons in private and public sector.
Exclusion: Domestic servants.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit : 100% of earnings; payable until recovery or certification of permanent disability.
(Disability presumed to be permanent if it continues beyond 1 year.)

Permanent Disability Benefits

Permanent disability benefit : Lump sum equal to a co-efficient of 65% of the age of the insured person multiplied by 1,000 times the daily wage at time of accident.
Maximum total benefit: 55,000 pesos. Payable in addition to any ordinary disability pension due.
Maximum grant: 260 times legal minimum monthly wage.
Partial disability: Same as for total disability but based on percentage of incapacity.
Maximum: 5.50 pesos for each percentage point of incapacity.
Constant-attendance supplement: 50% of pension; not included in maximum grant.

Workers' Medical Benefits

Medical benefits: Cost of medical attention, appliances and pharmaceuticals covered by employer.

Survivor Benefits

Survivor benefit: Same as for insured person. Payable in addition to any ordinary survivor pension due. Maximum: 55,000 pesos.
Payable to spouse or companion, children and/or dependent parents according to social security laws.
Funeral grant: Cost of burial up to 75 times the daily wage.

Administrative Organization

National Administration of Social Security and provincial agencies, general supervision.
Department of Work Accidents of the National Administration of Social Security, administration of program.
Employers may insure liability with private insurance company or employer mutual society.

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Unemployment

First and current law: 1967 (construction workers only) and 1991 (social insurance program).
Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: 1% of earnings.
Employer: 1.5% of payroll. Also see funding of family allowances.
Government: None, except for certain temporary sources, such as a share of profits derived from the privatization of State-owned enterprises.

Qualifying Conditions

Unemployment benefits: 12 months of contributions before the date of unemployment. Must be registered and available for suitable employment, and not be a recipient of any other social security benefits.

Unemployment Benefits

Unemployment benefits: Benefits under the new system of general application, benefits equal monthly 60% of the highest wage the worker received in the 6 months before the date of unemployment. The duration of the benefit ranges from 4 to 8 to 12 months, depending on the length the amount of coverage between 12 and 36 months. Minimum benefit, 1 monthly minimum wage; maximum, 4 monthly minimum wages.
With respect to construction industry, upon separation or retirement, employers must pay a severance indemnity of 1 month's wages per year of service up to 10 years; maximum per month equivalent to 3 times the legal minimum wage.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
National Social Security Administration, administration of program.

Family Allowances

First law: 1957.
Current law: 1968.
Type of program: Dual employment-related and assistance program.

Coverage

Employed persons, pensioners, and recipients of means-tested benefit. Exclusion: Domestic servants.

Source of Funds

Insured person: None.
Employer: 7.5% of payroll (another 1.5 percent helps to finance the unemployment insurance program).
Government: Cost of benefits for pensioners and recipients of means-tested benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (21 if student, no limit if disabled).
Marriage and birth grants: Current continuous employment for 6 months, or 1 month of employment in current position and 6 months of employment in the 12 months preceding current position.
Prenatal grant: 3 months' employment.
Spouse, child, and student benefits: Currently employed or pensioner. Some benefits are due the unemployed.

Family Allowance Benefits

Family allowances (amounts as of February 1993): Monthly benefit level varies by geographic region as follows: wife or dependent disabled husband, 15-60 pesos a month; child, 20-80 pesos (times 4 if disabled); pre and primary school allowance, 3-12 pesos (times 4 if disabled); secondary school allowance, 4.50-18 pesos; large family allowance, 3-12 pesos; primary school assistance, 130-520 pesos (times 4 if disabled); prenatal allowance, 20-80 pesos; birth grant (all regions) 200 pesos; adoption grant (all regions) 1,200 pesos; marriage grant (all regions) 300 pesos; maternity leave, 90 days of full wages tax exempt.
All allowances are paid in double each January to supplement yearly vacation.

Administrative Organization

Ministry of Labor and Social Security and the Secretariat of Social Security, general supervision.
National Administration of Social Security, administration of program.
Dual system: direct payment by the National Administration of Social Security and employers pay allowances directly to employees, and settle any surplus or deficit of contributions due with Fund by which covered.

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Old Age, Disability, Death

First law: 1922.
Current law: 1990, as amended 1992.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 3,416 Dram (dr).

Coverage

All employees.

Source of Funds

Insured person: 1% of earnings.
Employer: 35% of payroll.
Government: None.
Above contributions also finance benefits for work-injury disability and survivors, and for unemployment.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men), or age 55 and 20 years of work (women); age 50 with 20 years of work for arduous or hazardous work, and mothers of 5 or more children or of disabled children.
Covered employment includes years spent in higher education, serving in armed services, taking care of disabled persons or children under age 3, and periods of unemployment while seeking a job.
Disability pension: Total disability (incapacity for any work): Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance.
Partial disability (incapacity for usual work): Group III disability, insured has a minimum of 1 to 15 years of covered employment, depending on age of onset of disability.
Survivor pension: Insured had up to 15 years of work, payable to surviving children whether or not dependents of the insured; and to nonworking dependents (including spouse; either parent, if disabled or not yet of pensionable age; grandparents, if no other support available).
Social pension: Non-working or disabled citizens who meet the age requirements (i.e., age 65 for men, 60 if women, or 60 if mother of 5 or more children; orphans under age 18, 23 if students; or disabled children under age 16) but are not eligible for employment-related old-age, disability, or survivor pension.

Old-Age Benefits

Old-age pension: 60% of wage base if 25 years of work (men) or 20 years (women), plus 1% of wage base for each year in excess of 25 years (men, or 20 for women). Payable monthly.
Wage base equals gross average earnings of any 5 consecutive years in last 15 years of covered employment.
Social pension: 60% of minimum wage (100% if mother of 5 or more children).
Adjustment: Periodic benefit adjustments according to cost of living changes.

Permanent Disability Benefits

Disability pension: Total disability pension: Group I, 60% of wage base; Group II, 50%.
Partial disability (Group III): 30% of wage base. Payable monthly.
Social pension: 100% of minimum wage for Group I disabled adults, and for Group I and II disabled children (aged under 16); 60% for Group II disabled adults; 40% for Group III disabled adults.
Adjustment: Periodic benefit adjustments according to cost of living changes.

Survivor Benefits

Survivor pension: Payable monthly at 1/6 of monthly benefit for each dependent survivor of pensioner.
Adjustment: Periodic benefit adjustments according to cost of living changes.

Administrative Organization

Ministry of Labor and Social Security, general coordination.
Regional and local social security departments, administration of program. Pension Fund, program financing.

Sickness and Maternity

First law: 1912.
Current law: 1955, as amended 1990 and 1992.
Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Employed persons. **Medical care**: All residents.

Source of Funds

Insured person: None.
Employer: **Cash benefits:** 2% of payroll; **medical care**: whole cost of optional employer-operated health care facilities.
Government: Cost of medical care and universal maternity cash benefits paid by both central and local government budgets.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: Payable in case of illness or to care for sick family member; information about benefit level and duration not readily available.
Maternity benefit: 100% of earnings payable for 70 days before and 70 days after confinement; for a maximum of 155 days if complications in childbirth, or 180 days for multiple births.
Monthly benefits equal to 100% of minimum wage paid for maternity leave until child is 18 months old.
Optional part- or full-time unpaid leave for child care granted to either parent, grandparent or relative until child is 3 years old.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers.

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Preventive care, general and specialist curative care, hospitalization, laboratory services, dental care, maternity care, and transportation.
Patient ordinarily pays part of cost of appliances.
Medicines, if provided with hospitalization, are free. Also free for disabled children under age 16, children under age 1, and pensioners receiving minimum pension.
Care in sanatoria and rest homes, preference being given to workers who may pay part of cost.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits: Armenian Social Insurance Fund, general oversight of the program; Ministry of Social Security, and social security departments of local governments, administration of benefits.
Medical care: Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, maternity homes, and other facilities administered by the Health Ministry and local health departments.

Work Injury

First law: 1955.
Current laws: 1995 and 1992 (short-term benefits), 1990 and 1992 (pensions).
Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: All employees. **Medical care**: All residents.

Source of Funds

Insured person: Cash benefits: see pension contributions above; medical care: same as under general medical care (see Sickness and Maternity, above).
Employer: Same as above.
Government: Same as above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of average monthly earnings in last 12 months preceding onset of work injury or occupational disease.
Payable from first day of incapacity, until recovery or award of permanent disability pension.

Permanent Disability Benefits

Permanent disability pension: Proportion of average monthly wage in last 12 months preceding disability, depending on extent of incapacity up to a maximum of 100% of average monthly wage for total disability.

Workers' Medical Benefits

Medical benefits: Same as under general medical care, plus full cost of appliances and medicines (see Sickness and Maternity, above).

Survivor Benefits

Survivor pension: Same as general survivor pensions above (see Old Age, Disability, Death, above).

Administrative Organization

Temporary disability benefits: General supervision by Armenian Social Insurance Funds; enterprises and employers pay benefits to own employees.
Pensions: Same as under old-age, disability and survivor pensions above.
Medical care: Same as under general medical care above (see Sickness and Maternity, above).

Unemployment

First law: 1921.
Current law: 1991.
Type of program: Social insurance system.

Coverage

Residents aged 14-59 (men) or 14-54 (women).

Source of Funds

Insured: See pension contributions above.
Employer: See pension contributions above.
Government: Subsidies as needed from central and local governments.

Qualifying Conditions

Unemployment benefit: Dismissed as result of reorganization, staff reduction, or cancellation of collective agreement. Unemployed had a minimum of 12-weeks of covered employment in 12-month period preceding unemployment. Seeking to rejoin labor force after a lengthy period of interruption, or seeking work for the first time. Registered at employment office. Ability and willingness to work. Benefits may be reduced, suspended or terminated if worker is discharged for violating work discipline, leaving employment without good cause, violating conditions for job placement or vocational training, or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: For the unemployed who were dismissed due to reorganization, staff reduction or cancellation of collective agreement: 75% of average monthly earnings in previous workplace for the first 8 calendar weeks, and 50% of average monthly earnings for additional 24 weeks. For those who have had at least 12 weeks' covered employment in last 12 months: 50% of previous average monthly earnings for 24 calendar weeks. An additional 2 weeks of benefits for every 5 years' covered employment beyond the first 10 years.
For unemployed persons who never worked before, who seek to rejoin the work force after a lengthy (over one year) interruption, or

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who resigned from posts: 100% of minimum wage for 12 calendar weeks.
Maximum: 3 times of minimum wage; minimum: 100% of minimum wage (reduced to 50% of minimum wage in case of voluntary separation from employment or dismissed as result of violation of labor discipline).

Administrative Organization

State Employment Service and city and regional employment centers, administration of program.

Family Allowances

First law: 1944.
Current law: 1992, as amended 1993.
Type of program: Dual universal and social assistance system.

Coverage

Families with children.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Children under age 17.
Low-income allowances: urban families with children, if income per capita lower than 60% of minimum wage.

Family Allowance Benefits

Family allowances: 450-650 dr. per month (as of April 1, 1995), depending on number of children. Supplementary benefit: 700 dr. (as of December 1, 1994) per month for unwed or single mother. Birth grant: 3000 dr. (as of April 1, 1995).
Low-income supplement: 10% of minimum wage per month per child; maximum: 60% of minimum wage per family.

Administrative Organization

Ministry of Labor and Social Security, and local departments of social security.

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Old Age, Disability, Death

First laws: 1908 (old-age and disability pensions) and 1942 (widow's pension).
Current law: 1991.
Type of Program: Dual universal and social assistance system.
Exchange rate: U.S.$1.00 equals 1.32 Australian dollars (A$).

Coverage

Residents.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost from general revenues.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women), and resident and physically present in country at application. 10 years of continuous residence (5 years if total residence exceeds 10 years); means-tested, unless permanently blind.
Paid abroad if payable before leaving the country; may be reduced. (From July 1, 1995, the pensionable age for women will be raised by six months every two years until it reaches 65 on July 1, 2013).
Disability pension: Age 16 to 65 (for men), 16 to 60 (for women). Minimum 20% level of impairment and an inability to work full time at full wages for the foreseeable future due primarily to a physical or mental impairment, or permanent blindness.
Resident and physically present in country at application.
If incapacity occurs prior to arrival in Australia, same minimum residence requirements as for old-age pension. If incapacity occurs in Australia, no minimum residence requirement. Means-tested, unless permanently blind.
Paid abroad under specific circumstances; may be reduced. Wife pension (means-tested), paid when both disability pensioner and wife over 21 (unless there are children).
Carer pension (means-tested): Claimant provides substantial care at home to a social security or veteran's income support recipient.
Survivor pension: Widows and widowers with dependent children entitled to parent pension under family allowances program.
Widows without children if age 50 on July 1, 1987, receive widow pensions. Other widows without children, if widowed, separated or divorced after they turn 50, receive widow allowance. Resident and physically present in the country at application. If surviving spouse resides in Australia when death occurs, no minimum residence requirement. Otherwise 5 years continuous residence immediately preceding application or 10 years continuous residence any time.
Paid abroad if payable before person leaves country; may be reduced.

Old-Age Benefits

Old age pension (means-tested, except if blind): Up to A$160.80 a week for singles and A$268.20 for couples.
Wife pension (means-tested): Up to A$134.10 a week. Benefits for dependent children paid through family allowances scheme.
Rental assistance (means-tested): Up to A$43.40 per week, according to marital status and level of rent. Special rules apply to people who live in retirement villages. Rental assistance for those dependent children is paid through family allowances scheme.
Carer pension (means-tested): Up to A$160.80 a week (A$134.10 if spouse).
Remote area supplement: A$8.75 a week (single) or A$15 a week (couple), plus A$3.50 per child.
Pharmaceutical allowance: A$2.60 a week per family.
Telephone allowance: A$56.00 a year for telephone subscribers.
Adjustment: Adjusted in March and September according to price index.

Permanent Disability Benefits

Disability pension (means-tested, except if blind): Same as old-age pension. Disability pensioners under age 21 may also be eligible for Youth Disability Supplement of A$34.15 a week.
Wife's pension, rental assistance, carer's pension: Same as under old-age pension (all means-tested).
Remote area supplement: Same as under old-age pension.
Adjustment: Disability pension, carer's pension, and wife's pension adjusted in March and September according to price index.

Survivor Benefits

Rental assistance: (Same as under old-age pension—not available to people under age 21 living with parents).
Survivor pension (means-tested): Same as single old-age pension.
Child's payment through family allowances schemes (means-tested).
Rental assistance (means-tested): Same as under old-age pension.
Bereavement payment: On death of pensioner, 14 weeks' pension payable to surviving spouse, child (if deceased pensioner a single parent), or carer. On death of single pensioner, 1 pension payment is credited to the estate.
Adjustment: Survivor pension adjusted in March and September according to price index.

Administrative Organization

Department of Social Security administers programs through 20 area, 216 regional and over 60 smaller offices.

Sickness and Maternity

First laws: 1944 (cash sickness benefits); 1947 (pharmaceutical benefits); and 1948 (national health program).
Current laws: 1991 (cash benefits); 1953 (medical and hospital benefits); 1973 and 1983 (universal medical and hospital insurance—*Medicare).*
Type of program: Dual social assistance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Gainfully employed persons with limited income, and others meeting qualifying conditions.
Medical benefits: Residents.

Source of Funds

Insured person: **Medical benefits,** 1.25% levy on income above

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A$21,366 for couples and sole parents (increased by A$2,100 per child), or A$12,688 for single persons without dependents.
Exemption from levy for veterans, war widows, and Armed Forces personnel without dependents (half levy if without dependents).
Employer: none
Government: Whole cost of cash benefits and assistance towards a wide-range of drugs under Pharmaceutical Benefits Scheme; rebates for medical, and hospital benefits. Funding is provided for residential and community aged care.
Commonwealth General Revenue Grants and Medicare Grants to States and Territories for public hospital operating costs. Meets approximately 40% to 50% of funding of medical insurance scheme.

Qualifying Conditions

Cash sickness benefits (means-tested): Age 16-64 (men) or 16-59 (women), resident in country. Insured has lost income from sickness, or would be eligible for unemployment benefit, but for sickness.
Medical benefits: Residents.
Pharmaceutical benefit: Residents.

Sickness and Maternity Benefits

Sickness benefit (means-tested): Up to A$268.20 a week if married with dependent spouse; A$148.65 if single, aged 21 and no dependents, A$80.90 if age 18-20 and no dependents; or up to A$67.25 if single and under age 18 with no dependents; and A$160.80 if single with dependents.
Benefits for children paid under family allowances scheme
Payable after 7-day waiting period for as long as qualified.
Rental assistance (means-tested): Same as under old age pension.
Remote area supplement: Same as under old-age pension.
Adjustment: Sickness benefit for 16-20 year olds without dependents adjusted in January according to price index.
Other benefits adjusted in March and September according to price index.

Workers' Medical Benefits

Medical benefits: Patient pays 15% of schedule fee for outpatient ambulatory care or A$28.10 whichever is less (indexed annually for price changes).
Pharmaceutical benefit: Most prescribed medicines, with a fee of up to A$16.20 per prescription. Pensioners, beneficiaries, and low income persons pay A$2.60 fee per prescription.
Government pays pharmacists.
Hospital benefits: Free standard ward accommodations and treatment by staff doctors in public hospitals.
Private benefit organizations pay for private hospital stay, or public hospital charge for those who choose treatment by their own physician in public hospitals.

Dependents' Medical Benefits

Medical benefits for dependents: Same medical and hospital benefits as head of family. Family membership in private benefit organization also covers dependents.

Administrative Organization

Sickness benefits: Department of Social Security, administration of program through 20 area and 216 regional offices.
Medical and health benefits: Administered by the Health Insurance Commission, with Commonwealth Department of Human Services and Health setting policy.

Work Injury

First laws: 6 States, from 1902 (Western Australia) to 1918 (Tasmania); Seamen's Compensation 1911; Commonwealth Government employees, 1912; Northern Territory, 1931; Australian Capital Territory, 1946.
Current laws: Queensland, 1990; New South Wales, 1926 and 1987; Tasmania, 1927 and 1988; Australian Capital Territory, 1951; South Australia 1971 and 1986; Commonwealth Government employees, 1981; Western Australia, 1982; Victoria, 1958, 1985 and 1993; and Northern Territory, 1986.
Type of program: Compulsory insurance with public or private carrier.

Coverage

Employed persons; self-employed usually not covered.

Source of Funds

Insured person: None.
Employer: Whole cost, through insurance premiums varying with risk (some employers permitted to act as self-insurers).
Government: None, except as a self-insurer for own employees.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Varies according to States/Territories. Generally, at least 95% earnings for a minimum of 26 weeks and may be payable for extended period at reduced levels. Dependents' supplements: Where flat-rate benefits are paid, A$62.99-A$79.34 for spouse (indexed); A$29.49-A$70.80 for each child (indexed).
Maximum benefit: A limit generally applies. It can be in the form of a cap on the weekly benefit payment or an over all lump sum value. In Queensland, A$71,310 (includes weekly benefits); South Australia, A$92,300; Tasmania, A$100,076; and Western Australia, A$100,729. New South Wales, no maximum; Australian Capital Territory A$87,364; No waiting period.

Permanent Disability Benefits

Permanent disability pension: Total disability, same as temporary disability benefit.
Dependents' supplements: Same as for temporary disability benefit.
Partial disability pension: Amount of earnings lost, subject to limit; lump sum payments for specific injuries.
Lump sum payments for specified permanent injuries up to A$159,700 and for pain and suffering up to A$65,700.

Workers' Medical Benefits

Medical benefits: Reasonable cost of medical care, hospitalization,

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transportation, nursing care, rehabilitation, etc.
In New South Wales, A$50,000 maximum for medical, A$59,000 for hospital treatment; A$10,000 for ambulance; further amounts if ordered by court. In Western Australia, subject to prescribed monetary limits, dispute resolution body may extend amounts.

Survivor Benefits

Survivor benefit: Lump sum of A$59,980-A$225,800 (indexed) plus lump sum of A$1,000-A$22,710 for each child (4 States), or weekly payment of A$24.00-A$70.80 per child (indexed).
Funeral grant: Reasonable cost of funeral (Queensland, Victoria, Tasmania). Remaining jurisdictions, A$1,890-A$4,000.

Administrative Organization

Workmen's Compensation Board or Commission, administers claims in all States (except Australian Capital Territory, Northern Territory, and Western Australia, multi-insurer system with claims administered by insurers) and for Commonwealth employees. Some States still allow common law actions for negligence against an employer.

Unemployment

First law: 1944.
Current law: 1947.
Type of program: Unemployment assistance.

Coverage

Gainfully employed persons (also payable to those not previously gainfully employed who meet qualifying conditions).

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost from general revenues.

Qualifying Conditions

Unemployment benefits (means-tested): Age 18 to pensionable age 65 (men), 60 (women). Resident in country.
Capable and willing to undertake suitable work, steps taken to obtain work, and registered for employment.
Unemployment not due to voluntary act, misconduct, labor dispute, or refusal of suitable offer (benefit may be postponed 2 or more weeks for offenses committed within last 3 year period).
Youth training allowance (YTA): From January 1, 1995, unemployed young people 16 years to 18 years of age will be eligible for YTA rather than Job Search Allowance. YTA will be paid by the Department of Social Security, but administered by the Department of Employment, Education and Training.
Partner allowance (PA): From September 1994, half the allowance paid to a job search allowance recipient is paid directly to the recipient's partner. PA is available to either male or female, who must claim PA in their own right but eligibility will not involve any labor market obligations. This change was introduced in conjunction with abolition of Dependent Spouse Rebate for couples and introduction of Home Child Care Allowance.
From July 1, 1995, PA will only be paid to partners of recipients of Job Search Allowance, Newstart Allowance, Sickness Allowance as well as of pensioners who were born before July 1, 1995, without dependent children and little or no recent work experience. These partners will be activity-tested.

Unemployment Benefits

Unemployment benefit (means-tested): Same as for cash sickness above. Benefits for children paid under family allowances scheme.
Payable after 1-week waiting period for as long as qualified.
Rental assistance: Same as for old-age pension.
Remote area supplement: Same as under old-age pension.
Single recipients, under age 25 living with parents, are not eligible for RA.
Remote area supplement: Same as under old-age pension.
Adjustment: Unemployment benefit adjusted in March and September according to price changes (except for single persons under age 21 without dependents).

Administrative Organization

Department of Social Security, administration of program through 20 area and 216 regional offices.
Local offices of Department of Employment Education and Training and local agents receive claims.

Family Allowances

First law: 1941 (family allowances).
Current law: 1992 (family payment), 1991 (orphan's pension), 1991 (child disability allowance), 1991 (sole parent pension)
Type of program: Dual universal and social assistance system.

Coverage

Residents with 1 or more children.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost from general revenues.

Qualifying Conditions

Family allowances: Basic family payment. Child must be under age 16 (25 if student). Parent or guardian as well as child (with exceptions) must be residents.
Additional family payment: Persons with dependent children who are in receipt of a pension, benefit or allowance or in low to moderately paid work.
Guardian allowance: Sole parents who are eligible for additional family payment.
Orphan's pension: Both parents dead (or one dead, the other in a hospital or institution indefinitely, in prison for at least 10 years, or whose whereabouts unknown) or refugee children under certain circumstances.
Child disability allowance: Disabled child who requires substantially more care and attention than a child of the same age who is not disabled. Must be cared for at home.

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Sole parent pension: Male or female single parent of child under age 16 or in receipt of child disability allowance. No minimum residence requirement if claimant becomes single parent in Australia, otherwise minimum residence requirement.
Home child care allowance: Member of couple. Child must be under age 16 (25 if student). Will be superseded by parenting allowance on July 1, 1995, higher rates to low income families.

Family Allowance Benefits

Family allowances: Basic family payment (means tested at high level): A$21.70 a fortnight for 1st-3rd child; A$28.90 for 4th and each subsequent child. A$28.90 a fortnight for children in institutions.
Additional family payment (means tested): Up to A$67.20 a fortnight per child under age 13; A$94.10 a fortnight per child, 13-15; A$34.00 a fortnight. Rental assistance up to A$86.80 a fortnight depending on number of children and level of rent.
Orphan's pension: A$34.80 a fortnight.
Child disability allowance (not income-tested): A$69.50 a fortnight per child.
Sole parent's pension: Basic pension remote area supplement, pharmaceutical allowance and telephone allowance, same as under old-age pension. Also eligible for basic and additional family payment.
Home child allowance (means-tested): A$61.00 a fortnight.
Adjustment: Sole parent pension and rental assistance adjusted in March and September according to price index. Basic family payment, additional family payment, orphan's pension, child disability allowance, guardian's allowance and home child care allowance adjusted in January according to price index.

Administrative Organization

Department of Social Security, administration of program through 20 area, 216 regional and over 60 smaller offices.

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Old Age, Disability, Death

First laws: 1909 (salaried employees) and 1939 (wage earners).
Current laws: 1956 (employees) and 1979 (self-employed).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 10.99 schillings.

Coverage

Wage earners and salaried employees (separate systems with essentially identical provisions) earning 3,452 schillings or more a month, and apprentices.
Special systems for miners, notaries, public employees, and self-employed in trade, industry and agriculture.

Source of Funds

Insured person: 10.25% of earnings.
Employer: 12.55% of payroll.
Government: Any deficits; also cost of nursing care insurance and income-tested allowance.
Maximum earnings for contribution and benefit purposes: 37,800 schillings a month.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women). 180 months of contributions in the last 30 years. Payable at age 60 (men) or 55 (women) after 1 year of sickness or unemployment, or 35 years of contribution. Reduced by the amount of earnings above 3,452 schillings a month.
Reciprocity or international agreement, required for payments abroad beyond 2 months except in member states of the European Union.
Disability pension: Loss of 50% of normal earning capacity and 60 months of contribution in the last 10 years or 180 months of contributions in total.
Survivor pension: Insured met disability pension requirements or was pensioner at death.

Old-Age Benefits

Old-age and disability benefits: 1.9% of average earnings (recorded earnings revalued for national average earnings changes) in best 15 years for each of first 30 insurance years, plus 1.5% for each insurance year from 31-45.
Maximum pension, 80% of average covered earnings. Additional supplement of 1.9% of earnings for each year before age 56 if incapacity for work, up to a maximum of 60% of earnings.
Child's supplement: 300 schillings for each child under age 18 (27 if student, no limit if disabled.)
Income-tested allowance: Amount raising pension to 7,710 schillings a month for individual, 11,000 schillings for couple, plus 821 schillings per child.
Schedule of payments: 14 payments a year.
Adjustment: Automatic annual adjustment of benefits for changes in national average covered earnings.
Care benefit: Persons in need of personal care may be entitled to a monthly benefit varying from 2,635 schillings to 21,074 schillings (in 7 steps) depending on the amount of care required. The benefit is paid 12 times per year and adjusted annually.

Survivor Benefits

Survivor pension: Widow or widower, 40-60% of basic pension of insured. Rates under 60% may be increased, depending on the total income of the beneficiary.
Orphans: 24% of basic pension of insured, or 36% if full orphan, for each orphan under age 18 (27 if student, no limit if disabled).
Income-tested allowance: Amount raising survivor pension to 7,710 schillings a month , orphan's pension to 2,879 schillings, or full orphan's pension to 4,324 schillings; after age 24, orphan to 5,115 schillings and full orphan to 7,710 schillings a month.
Schedule of payments: 14 payments a year.
Adjustment: Automatic annual adjustment of benefits for changes in national average covered earnings.
Care benefit payable under the same circumstances as for the worker.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
Manual Workers' Pension Insurance Institution and Salaried Employees' Pension Insurance Institution, administration of pensions (separate institutions for public employees, railroads, mining, and agricultural and nonagricultural self-employed).
Self-governing agencies, managed by elected representatives of insured persons and employers.
Sickness funds collect contributions, transmit them to pension insurance institutions, and maintain contribution records for individual workers. Equalization funds to equalize surpluses and deficits between various systems.

Sickness and Maternity

First law: 1888.
Current laws: 1955 (employees), 1960 (maternity), 1974 (cash benefits for wage earners) and 1979 (self-employed).
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons earning 3,452 schillings or more a month, self-employed (except in agriculture), apprentices, and pensioners.
Special systems for public and railway employees and agricultural self-employed. Voluntary affiliation for noncovered residents.

Source of Funds

Insured person: Wage earners, 3.95% of wages; salaried employees, 3.4% of salary; pensioners, 3.5% of pension.
Employer: Wage earners, 3.95% of payroll (plus 2.5% to equalization fund for cash benefits); salaried employees, 3.4%.
Government: 50% of cash maternity benefits. (Pension insurance institutions make contributions for medical insurance of pensioners equal to 21% of the collected sickness insurance contributions.
Maximum earnings for contribution and benefit purposes: 37,800 schillings a month.

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Qualifying Conditions

Sickness and maternity benefits: Currently in covered employment (funds may require 6 months of contribution in last year for optional benefits only).
Dependents' maternity grant: 10 months of contribution by insured in last 2 years and 6 contributions in last year.

Sickness and Maternity Benefits

Sickness benefit: Employer pays 100% of covered earnings for first 4-10 weeks for wage earners and 6-12 weeks (plus 4 additional weeks at 50%) for salaried employees, according to worker's length of service in establishment. Thereafter, sickness funds pay 50% (60% after 6 weeks) of covered earnings (half of sickness benefit to those receiving 50% from employer).
Funds also pay up to 10% of earnings for wife and 5% per child up to a maximum of 75% of covered earnings. Duration: 26 weeks (extended to 78 weeks in special cases).
Maternity benefit: 100% of earnings for 8 weeks before and 8 weeks after confinement (up to 16 weeks after confinement in special cases).

Workers' Medical Benefits

Medical benefits: Service benefits ordinarily provided by doctors, hospitals, and druggists under contract with and paid directly by sickness funds; some funds operate own clinics or hospitals.
Includes medical (including psychiatric), maternity, and dental care, hospitalization, medicines, appliances, home nursing, preventive examinations, and transportation.
Patients pay 34 schillings per prescription and up to 20% of dental care cost. Cost sharing, at least 248 schilling, for appliances.
Exceptions for patients of limited means.
Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured, but with 10% cost sharing (except for maternity) during first 4 weeks of hospitalization.
Wife receives same maternity care as insured woman.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
Nine district and 10 establishment sickness funds, administration of contributions and benefits.
Special funds for railroads, mining, public employees, and agricultural and nonagricultural self- employed.
Self-governing agencies, managed by elected representatives of insured persons and employers.

Work Injury

First law: 1887.
Current law: 1955.
Type of program: Social insurance system.

Coverage

Employed persons, self-employed, apprentices, and students.
Special system for public employees.

Source of Funds

Insured person: None (except flat annual amounts payable for self-employed).
Employer: 1.3% of payroll.
Government: None.
Family Allowances Equalization Fund reimburses Work Injury Funds for accident insurance of students.
Maximum earnings for contribution and benefit purposes: 37,800 schillings a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as sickness benefit above. Employer pays 100% of earnings for at least 8 weeks.

Permanent Disability Benefits

Permanent disability pension: 66-2/3% of average earnings during last year, plus supplement of 20% of total disability pension if totally disabled.
Child's supplement: 10% of pension for each child under 18 (27 if student, no limit if disabled). Maximum, 1,050 schillings for each child.
Care benefits: See old-age and disability benefits.
Partial disability: Percentage of full pension corresponding to loss of earning capacity (converted to lump sum if below 25% of full pension). 14 payments a year.
Annual adjustment for changes in national average covered earnings.

Workers' Medical Benefits

Medical benefits : Comprehensive care, including appliances and rehabilitation (first 4 weeks provided under sickness insurance).
Allowances for training, relocation, etc.

Survivor Benefits

Survivor pension: 40% of earnings of insured, if age 60 or disabled; otherwise, 20% of earnings, payable to widow or to dependent disabled widower.
Orphans: 20% of earnings for each orphan, or 30% if full orphan, under age 18 (27 if student, no limit if disabled).
Other survivors (if above pensions below maximum): Dependent parents, grandparents, brothers, and sisters receive 20% of earnings.
Maximum survivor pensions: 80% of earnings.
Schedule of payments: 14 per year.
Annual adjustment for changes in national average covered earnings.
Funeral grant: 1/15 of annual earnings of insured; minimum, 11,565 schillings.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
General Accident Insurance Institution, administration of long-term benefits (separate institution for railway employees, public employees, agricultural and nonagricultural self-employed).

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Sickness funds collect contributions and transmit them to accident insurance institutions. Sickness funds also provide temporary disability benefits and first 4 weeks of medical care.

Unemployment

First law: 1920.
Current law: 1977.
Type of program: Compulsory insurance system.

Coverage

Employed persons earning 3,452 schillings or more a month, and apprentices. Exclusions: Public employees.
Special system for construction workers.

Source of Funds

Insured person: 3% of earnings.
Employer: 3% of payroll.
Government: Any deficit and cost of emergency assistance.
Maximum earnings for contribution and benefit purposes: 37,800 schillings a month.

Qualifying Conditions

Unemployment benefit: 20 weeks of contribution in last 12 months; or 52 weeks in last 24 months if first claim (reference period extended for sickness, unemployment, noninsured employment, etc.). Registered at employment office; capable of and willing to work. Unemployment not due to voluntary leaving, misconduct, work stoppage, or refusal of suitable offer (disqualification usually 4 weeks).
Prepension for persons age 59 (men) or 54 (women) with 180 months of insurance.

Unemployment Benefits

Unemployment benefit: About 40% to 50% of earnings, varying inversely according to 120 wage classes. Minimum benefit: 1,653 schillings; maximum benefit, 12,759 schillings a month.
Dependents' supplements: 627 schillings a month for each dependent. Maximum, 80% of most recent earnings. Payable for up to 20 weeks (30 weeks if 156 weeks' coverage in last 5 years).
Prepension for older workers, equal to pension above plus 25%.
Assistance payable to needy unemployed citizens when insurance benefits exhausted: 92% to 95% of unemployment benefit, according to number of dependents. Allowances for training, relocation, etc.

Administrative Organization

Ministry of Labor and Social Affairs, administration of benefits.
Regional employment offices pay benefits and offer job seeking services.
Sickness funds collect contributions with those for other social insurance programs.

Family Allowances

First law: 1948.
Current law: 1967.
Type of program: Universal system.

Coverage

Permanent residents with 1 or more children. (Aliens eligible if employed for more than 3 months or resident for at least 5 consecutive years.) Special system for most public employees.

Source of Funds

Insured person: None. Agricultural self-employed: Portion of land tax.
Employer: 4.5% of payroll.
Government: Grants by municipalities, according to number of inhabitants. States pay 24 schillings a year for each inhabitant. Portion of Federal income tax receipts transferred to Family Allowances Equalization Fund.

Qualifying Conditions

Family allowances: Child must be under age 19 (18 if taxable income of child over 3,500 schillings a month, or if student and taxable income over 3,500 schillings a month, no limit if disabled). Additional increase of 200 schillings per month for families with limited income.

Family Allowance Benefits

Family allowances: 1,400 schillings a month for each child up to age 10, thereafter 1,650 schillings a month until age 19, then 1,700 schillings; 3,350 schillings for a permanently disabled child. Lower payment for child living abroad (depending also on bilateral agreements between countries).
Birth grant: 15,000 schillings; payable in installments, if medical examination condition met; otherwise 2,000 schillings.

Administrative Organization

Ministry of Environment, Youth and Family, administration of program through Family Allowances Equalization Fund attached to Ministry.
Employers' social insurance institutions or finance offices pay allowances directly to recipients and settle surplus or deficit of contributions due with equalization fund.

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Unemployment

First and current law: 1991.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 4,300 manat.

Coverage

Working age citizens.

Source of Funds

Employee: None.
Employer: 2% of payroll.
Government: Subsidies as needed from Republic and local governments.

Qualifying Conditions

Unemployment benefit:Registered at employment office; ability and willingness to work.
Benefits may be reduced or suspended (up to 3 months), if the unemployed refuses 2 offers of job placements, violating conditions of training, or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: Unemployment benefits are paid for a total of 26 weeks, plus an additional 2 weeks for every year worked over 25 years (20 for women), not to exceed 52 weeks.
For the unemployed with 10 or more years of covered employment, 75% of average pre-unemployment earnings for the first 13 calendar weeks and 60% for the following 13 calendar weeks. For the unemployed who has less than 10 years of employment, 70% of average earnings for the first 13 calendar weeks and 55% for the following 13 weeks.
Maximum: average pre-unemployment earning does not exceed average wages in enterprise; minimum: 100% of minimum wage (4,000 manat as of January 1, 1995).
Dependent supplement: 10% of unemployment benefit for each dependent.
First-time job seekers or re-entrants after more than one year out of employment: 100% of minimum wage.
Unemployed older workers (men aged 58-59, women aged 53-54) benefits payable equal to 100% of old-age pension until pensionable age (men aged 60, women aged 55).

Administrative Organization

Republic Labor and Social Security Ministry and local departments of labor and social security, administration of program.

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Note: Information is not readily available for "Old Age, Disability, Death," "Sickness and Maternity (medical care)," "Work Injury," and "Family Allowances."

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Old Age, Disability, Death

First laws: 1956 (old-age noncontributory pensions) and 1967 (public assistance for disability).
Current law: 1972 (National Insurance Act).
Type of program: Social insurance system.
Exchange rate: U.S. $1.00 equals 1 Bahamian dollar (B$).

Coverage

Employed persons, self-employed and voluntarily insured.

Source of Funds

Insured person: 1.7% if weekly insurable wages are under B$60, 3.4% for others. Self-employed, 8.8% if eligible for work injury program, 6.8% for others.
Employer: 7.1% of payroll if wages under B$60, 5.4% for others. 2% of employer's contribution earmarked for work- injury benefits.
Government: None except for means-tested allowances in force prior to October 1974.
Maximum earnings for contribution and benefit purposes: B$13,000 a year. For civil servants, the maximum is B$5,720 for retirement and disability purposes.
Above contributions also finance cash sickness, maternity, and work-injury benefits (except for certain categories of self-employed).

Qualifying Conditions

Old-age pension: Age 65, 150 weeks' contributions paid.
Employees over age 35 in 1974 (self-employed over age 35 in 1976) receive special credit of 25 weeks for each year over age 35, up to maximum of 600 weeks, provided contributions were paid for 150 weeks during first 3 years program in operation.
Eligible only if earning less than B$120 per week.
Payable locally to persons who are abroad.
Disability pension: Under age 65; permanent incapacity for any work. Qualifying conditions same as above.
Survivor pension: Deceased was a pensioner or had made 150 contributions at death. For funeral grant, 50 weeks of contribution.

Old-Age Benefits

Old-age pension: 40% of covered wage with 750 weeks of contributions paid or credited. Increased by 1% of covered wage for every 50 weeks of paid or credited contributions above 750 up to maximum of 60%. 15% to 38% of covered wage if 150-749 weeks of contributions paid or credited.
Minimum benefit: B$ 43.85 per week.
Means-tested allowance: B$36.92 per week payable to retired workers age 65 or over who do not qualify under National Insurance Act.

Disability Benefits

Disability pension: 40% of covered wage, according to wage class, with 750 weeks' contributions paid or credited. Increased by 1% of covered wage for every 50 weeks of contributions paid or credited above 750 up to a maximum of 60%. 15% to 38% of covered wage if 150-749 contributions paid or credited.
Minimum benefit: B$43.85 per week.
Means tested allowance: B$36.92 per week.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow aged 40 or over, incapable of gainful employment, or caring for a child eligible for survivor's benefits. Also payable to dependent disabled widower with income less than B$30 weekly. Minimum benefit: B$43.85 per week.
Orphans: 10% of insured's pension for each dependent child under age 16 (18 if student) up to a family maximum of 100%. Full orphans receive B$17.50 a week each, or up to B$20.50 if over age 12, student, or disabled. Minimum Benefit: B$17.31.
Dependent mother over age 40 or disabled father with income under B$30 a week, 50% of pension, provided no other survivor with prior entitlement. Minimum benefit: B$43.85 a week.
Means tested allowances: Adults B$36.92; children, B$13.85.
Funeral grant: B$1,000 on death of insured; also paid on death of spouse. Payable to the person paying the funeral expenses. If funeral cost less than B$1,000, residue payable at the discretion of the National Insurance Board.

Administrative Organization

Prime Minister's Office , general supervision.
National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1972.
Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons, including self-employed.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: None.

Qualifying Conditions

Cash sickness benefits: 40 weeks of paid contributions, and 26 weeks paid or credited in last year or 13 weeks paid or credited in the last 26 weeks.
Cash maternity benefits: 50 weeks of contribution since entry into the system with either:

1. 26 weeks' contributions paid or credited in the preceding year or
2. 26 weeks' contributions in the 40 weeks before benefit is due.

Minimum benefit: B$43.85 a week.

Sickness and Maternity Benefits

Sickness benefit: 60% of average weekly covered earnings. Payable after 3-day waiting period for up to 26 weeks (may be extended to 40 weeks in certain circumstances).
Maternity benefit: 60% of average weekly covered earnings in

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40 weeks prior to confinement, payable week of confinement plus 6 weeks before and 6 weeks after (may be extended to 15 weeks). Minimum benefit: B$43.85 a week. Also maternity grant of B$250 per live birth.
Means-tested sickness allowance for an insured who does not qualify for a sickness benefit.

Workers' Medical Benefits

Medical benefits: None under insurance.
(Medical care available at public hospitals and clinics to *public* and *private* patients. Government subsidizes *public* patient costs.)

Dependents' Medical Benefits

Medical benefits for dependents: None under insurance.

Administrative Organization

Prime Minister's Office, general supervision.
National Insurance Board, administration of program.

Work Injury

First law: 1943.
Current law: 1972.
Type of program: Social insurance system.

Coverage

Employed persons and certain categories of self-employed.
Exclusions: Family labor.

Source of Funds

Insured person: None, except self-employed (see pension contributions above).
Employer: Entire cost (see pension contributions above).
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability pension: 66 2/3% of average weekly covered earnings. Payable after a 3-day waiting period for up to 40 weeks. Minimum benefit: B$43.85 a week.

Permanent Disability Benefits

Permanent disability pension: Same as for temporary disability benefit, if permanent incapacity of 100%; proportionately reduced for partial disability (25% or more). A lump sum grant, dependent on degree of disability (1% or more) of B$100-B$2,400 is also payable. Minimum benefit for partial disability: B$36.42 a week.

Workers' Medical Benefits

Medical benefits: Hospitalization, general and specialist care, medicines, and transportation.

Survivor Benefits

Survivor pension: Same as survivors' benefits, above.

Administrative Organization

Prime Minister's Office, general supervision.
National Insurance Board, administration of program.

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Old Age, Disability, Death

First and current law: 1976 with later amendments.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 0.38 dinars.

Coverage

Employed persons in establishments of 10 or more workers; workers in establishments of less than 10, may contribute voluntarily.
Exclusions: Domestic servants, certain workers employed in agriculture, casual workers, self-employed, and temporary noncitizen workers. Special system for public employees.
Note: Voluntary insurance is available for persons with 5 or more years of previous compulsory social security coverage, who no longer are covered on a compulsory basis. Voluntary coverage for employers, self-employed and liberal professions.

Source of Funds

Insured person: 5% of earnings; voluntarily insured, 12% of income based on *hypothetical* monthly income. (Hypothetical income is based on 25 categories.)
Employer: 7% of payroll.
Government: None.

Qualifying Conditions

Old-age pension: Age 60 (men) and age 55 (women) with 180 months of contribution; before age 60 with 240 months of contribution. Over age 60, 120 months of contribution with at least 36 consecutive months during the last 5 years before retirement. Reduced pension at lower age with 240 months of contribution for men and 180 months for women. Retirement from employment not necessary.
Disability pension: 6 months continuous contribution before disability (3 months continuous if 12 months total contribution), for men before age 60 and women before age 55.
Survivor pension: Deceased met qualifying conditions for pension or was pensioner at death, contributed for 6 consecutive months before death (3 months if 12 months total contribution). Also, if disability or death occurs within year following termination of employment.

Old-Age Benefits

Old-age pension: 2% of average earnings in last 2 years times number of years of contribution (with an additional 5 years credited for those retiring at age 60 or over prior to November 30, 1997).
Minimum pension: Average of contributory wage during last 2 years, or 115 dinars, whichever is less.
Reduced pension: 20% reduction if retiring before age 45, 15% if age 45 and less than 50, and 10% if age 50 and less than 55.
Supplement for pensioner and dependents: Amount raising pension benefit to 20 dinars for each family member, including pensioner, provided total does not exceed average contributory wage during last two years.
Old-age settlement: Lump sum equal to 15% of average earnings in last 2 years, multiplied by 12 times number of years of contribution, if ineligible for pension, plus 5% interest from date coverage stops until payment of settlement.

Permanent Disability Benefits

Disability pension: 2% of average earnings in last year times number of years of contribution. Minimum pension: 44% or 46% of average earnings in last year of contribution or 115 dinars, whichever is higher; or the contributory wage, if less.
Supplement for pensioner and dependents: Amount raising pension benefit to 20 dinars for each family member, including pensioner, provided total does not exceed average contributory wage during last year, is considered family allowance.
Disability settlement: Same as old-age pension.

Survivor Benefits

Survivor pension: Widows, 37.5% of pension of insured.
Orphans: 50% of pension divided equally between each child under age 22 (26 if student in higher education). Full orphans divide 100% of pension. Dependent parents, brothers, and sisters: 12.5% of pension divided equally.
Minimum benefit: 20 dinars a month. Maximum, 100% of insured's average earnings. Years of contributions in excess of number of years needed to obtain maximum benefit yield a lump-sum payment equal to 11% of annual earnings of each excess year.
Supplement for pensioner and dependents: Amount raising pension benefit to 20 dinars for each family member, including pensioner.
Survivor settlement: Same as settlement under old-age pension.
Death grant: 6 months' earnings or pension, plus 300 dinars for funeral expenses (400 dinars if insured died abroad and buried in Bahrain).

Administrative Organization

Minister of Labor and Social Affairs, general supervision.
Administered by the General Organization for Social Insurance, managed by Board of Management.

Work Injury

First and current law: 1976.
Type of program: Social insurance system.

Coverage

Employed persons in establishments of 10 or more workers.
Exclusions: Domestic servants, casual employees, family labor, self-employed, and agricultural workers.
Special system for public employees.

Source of Funds

Insured person: None.
Employer: 3% of payroll (1% if employer pays cash benefit and transportation expenses, and provides medical care from employer-owned hospital facilities).
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

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Temporary Disability Benefits

Temporary disability benefit: 100% of average daily earnings. First day of incapacity payable by employer, thereafter payable by General Organization for Social Insurance, until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 88% and 92% of average daily earnings if totally disabled. Minimum, 115 dinars a month.
Partial disability: Percent of full pension proportionate to degree of disability. If less than 30% loss of capacity, lump sum equal to 36 times monthly benefit for permanent disability, multiplied by actual percentage of disability.
Supplement for pensioner and dependents: Amount raising pension benefit to 20 dinars for each family member, including pensioner.
Medical benefits: Medical and surgical care, hospitalization, drugs, appliances, rehabilitation, transportation, diagnostic examinations, and dental care inside or outside Bahrain.

Survivor Benefits

Survivor pension: 88% and 92% of average daily earnings of insured. Widow, 37.5% of pension.
Orphans: 50% of pension divided equally between each child under age 22 (26 if student in higher education). Full orphans divide 87.5% of pension.
Dependent parents, brothers, and sisters: 12.5% of pension divided equally.
Supplement for pensioner and dependents: Amount raising pension benefit to 20 dinars for each family member, including pensioner is provided as family allowance. Minimum benefit: 115 dinars a month. Maximum, 100% of pension.
Death grant: 6 months' earnings or pension, plus 300 dinars for funeral expenses (400 dinars if insured died abroad or buried abroad).

Administrative Organization

Minister of Labor and Social Affairs, general supervision.
Administered by the General Organization for Social Insurance, managed by Board of Management.

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Old Age, Disability, Death

Special system for public employees only.
Exchange rate: U.S.$1.00 equals 40.15 takas.

Sickness and Maternity

First Law: 1939.
Current Laws: 1950 and 1965.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Cash sickness benefits: Workers in factories engaged in manufacturing and employing 10 or more workers; workers in shops and establishments of 5 or more. Exclusion: Clerical staff.
Cash maternity benefits: Employed women.
Medical benefits: Medical facilities provided by some employers in both public and private sectors through dispensaries in their establishments; workers can also use general hospital facilities run by the Government.

Source of Funds

Insured person: None.
Employer: Total cost.
Government: Provides hospital facilities.

Qualifying Conditions

Cash maternity benefits: 9 months service with employer by date of confinement.

Sickness and Maternity Benefits

Sickness benefit: 50 percent of wage for factory workers and full wage for workers in shops, establishments, and large factories, for up to 14 days per year.
Maternity benefit: Cash payment for 6 weeks before and 6 weeks after childbirth with amount depending on prior wage.

Workers' Medical Benefits

Medical benefits: Where medical facilities are not provided, a medical allowance of 100 takas per month is paid to workers.

Administrative Organization

Ministry of Labour and Manpower. Public Health Service.

Work Injury

First Law: 1923.
Current law: 1980, 1982.
Type of program: Employer liability for accidental injuries and 34 listed occupational diseases.

Coverage

Employees of railways, and factories with 10 or more workers; estate and dock employees. Exclusions: Clerical staff, and workers earning 1,200 takas or more per month.

Source of Funds

Insured person: None.
Employer: Total cost.
Government: None.

Qualifying Conditions

Work-injury benefits: 4-day waiting period.

Temporary Disability Benefits

Temporary disability benefit: Full wage for first 2 months, 2/3 wage for next 2 months, and 1/2 wage for subsequent months for period of disablement or for one year, whichever is shorter.

Permanent Disability Benefits

Permanent disability benefit: Monthly wage paid during period of disablement, up to a maximum of 1 year and 10,000 to 30,000 takas depending on insured's monthly wages.

Survivor Benefits

Survivor benefit: 8,000 to 21,000 takas depending on insured's monthly wage.

Administrative Organization

Ministry of Labour and Manpower. Commissioner of Workmen's Compensation.

Unemployment

First and current law: 1965.
(The Employment of Labour Act of 1965 provides for payment of compensation in the form of: termination benefit; retrenchment and lay-off benefit; and benefit arising out of discharge from service on grounds of ill-health.)

Coverage

Workers in shops, and commercial and industrial establishments.

Source of Funds

Insured person: None.
Employer: Total cost.
Government: None.

Unemployment Benefits

Unemployment benefit: 1/2 average basic wage for 120 days for monthly rated (permanent) workers; 60 days for casual workers; and 30 days for temporary workers. In addition, casual workers receive lump-sum payments of 14 days wages for each year of service. Permanent workers, 1 month salary for each year of service.

Administrative Organization

Ministry of Labor and Manpower.

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Old Age, Disability, Death

First law: 1937 (assistance).
Current law: 1966.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 2.0 Barbadian dollars (B$).

Coverage

Employed persons, including public employees, and self-employed.
Exclusions: Unpaid family labor.

Source of Funds

Insured person: 3.15% of earnings; self-employed, 6.3%.
Employer: 3.15% of payroll.
Government: None.
Above contributions also finance cash sickness and maternity benefits.
Minimum earnings for contribution purposes: B$21 per week or B$91 per month; self-employed B$1,092 per year.
Maximum for contribution and benefit purposes: B$715 per week or B$3100 per month.

Qualifying Conditions

Old-age pension: Age 65; 500 weeks of contribution credited with at least 150 weeks actually paid.
During transitional period, 25 weeks credited for each year after age 45; maximum, 350 weeks of credited contributions.
Disability pension: Under age 65; 150 weeks of contributions.
Survivor pension: 150 weeks of contributions paid by deceased (50 weeks for funeral grant).

Old-Age Benefits

Old-age pension: 40% of average earnings during best 3 years of last 15 (less if fewer contribution years), plus 1% of earnings per 50 weeks of contributions after 500 weeks of contributions.
Maximum benefit: 60% of average earnings; minimum, B$76 a week.
Old-age settlement: Lump sum equal to 6 weeks' earnings for each 50 weeks of contribution, if ineligible for pension.

Permanent Disability Benefits

Disability pension: Same as old-age pension, above.
Disability settlement: Same as old-age settlement, above.

Survivor Benefits

Survivor pension: 50% of pension paid or payable to insured if age 50 or disabled.
Payable for 12 months only to younger widow or widower.
Orphans: 16-2/3% of pension of insured payable to each child under age 16 (to age 21 if student; no limit if disabled before age 16), 33-1/3% if full orphan or disabled.
Maximum survivor pensions: 100% of pension of deceased.
Minimum B$76.
Funeral grant: B$1,000. (Payable to person covering cost of funeral.)

Administrative Organization

Cabinet Office: general supervision.
National Insurance Office, administration of program; directed by tripartite board.

Sickness and Maternity

First and current law: 1966.
Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons, including public employees, and self-employed.
Exclusions: Unpaid family labor. Permanent government employees excluded for sickness insurance.

Source of Funds

Insured person: 0.82% of wages; self-employed 1.64% of earnings.
Employer: 0.82% of payroll.
Government: None. As employer contributes 0.32% of earnings towards maternity benefit.

Qualifying Conditions

Cash sickness benefits: Insured for 13 weeks; 7 weeks of contribution paid in the second quarter preceding incapacity, currently employed or 39 contributions in the 4 consecutive quarters before incapacity.
Cash maternity benefits: Insured for 26 weeks; 16 weeks of contribution paid in the 2 consecutive quarters ending with the 2nd quarter preceding contingency. (Self-employed: 39 weeks of contribution in the 4 consecutive quarters ending with the second quarter preceding the contingency).
Maternity grant: Woman fails to meet coverage requirements, but spouse does meet requirements.

Sickness and Maternity Benefits

Sickness benefit: 66-2/3% of average earnings.
Payable after 3-day waiting period for up to 26 weeks. (May be extended to 52 weeks with 150 weeks' paid contributions, of which 75 contributions paid or credited in 3 years before year of onset.)
Waiting period waived if illness lasts 21 or more days.
Maternity benefit: 100% of average earnings.
Payable for up to 6 weeks before and 6 weeks after confinement.
Maternity grant: Lump sum of B$500.

Workers' Medical Benefits

Medical benefits: None provided under insurance.
Medical care available in public hospitals and health centers at costs scaled to income.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

Cabinet Office: general supervision.
National Insurance Office, administration of program; directed by tripartite board.

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Work Injury

First law: 1916.
Current law: 1966.
Type of program: Social insurance system.

Coverage

Employed persons, including public employees and share fishermen.
Exclusions: Self-employed and unpaid family labor.

Source of Funds

Insured person: None.
Employer: 0.75% of payroll.
Government: None, except as employer.
Minimum earnings for contribution purposes: B$21 per week or B$91 per month. Maximum for contribution and benefit purposes: B$715 per week or B$3,100 per month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 90% of average earnings.
Payable after 3-day waiting period for up to 52 weeks.
Waiting period waived if disabled 3 weeks.

Permanent Disability Benefits

Permanent disability pension: 90% of average earnings if totally disabled.
Partial disability: Percent of full pension proportionate to degree of disability. Lump-sum grant if disability is less than 30%.
Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Reimbursement of expenses for medical, surgical, dental, and hospital treatment; nursing care; medicines; appliances; and transportation.

Survivor Benefits

Survivor pension: 50% of temporary disability benefit payable to dependent spouse.
Orphans: 16-2/3% of temporary benefit for each child under 16, 33-1/3% if full orphan or disabled.
Maximum survivor pension: 100% of temporary disability benefit payable to deceased.
Funeral grant: B$1,000. (Payable to person covering cost of funeral of insured worker or spouse.)

Administrative Organization

Cabinet Office, general supervision.
National Insurance Office, administration of program.

Unemployment

First and current law: 1982.
Type of program: Social insurance system.

Coverage

Employed persons aged 16-64. Exclusions: Self-employed, family labor, and permanent government employees.

Source of Funds

Insured person: 1.5% of earnings.
Employer: 1.5% of payroll.
Government: None, except as employer.
Minimum earnings for contribution purposes: B$21 per week or B$91 per month. Maximum for contribution and benefit purposes: B$715 per week or B$3,100 per month.

Qualifying Conditions

Unemployment benefit: Under age 65; insured for 52 weeks; 20 weeks of contributions in 3 consecutive quarters ending with the second quarter preceding unemployment; 7 weeks of contributions in the second quarter preceding unemployment .

Unemployment Benefits

Unemployment benefit: 60% of average insurable weekly earnings for the first 10 weeks, 40% for the remaining 16 weeks.
Payable after 3-day waiting period for up to 26 weeks in any 52-week period. Waiting period waived if unemployed 21 or more days.

Administrative Organization

Cabinet Office, general supervision.
National Insurance Office, administration of program.

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Old Age, Disability, Death

First law: 1956.
Current law: 1993.
Type of program: Social insurance systems.
Exchange rate: U.S.$1.00 equals 7,350 rubles (R).

Coverage

All employed permanent residents, including priests and employees in religious organizations, members of cooperatives, and farmers. Special systems for aviators, teachers, artists, and specific categories of medical personnel.

Source of Funds

Insured person: 1% of earnings.
Employer: 4.7% to 40.8% of payroll, according to branch of industry and type of enterprise.
Government: Benefit expenditures to war victims and *social pensions*, plus subsidies as needed.
Above contributions also finance cash benefits for sickness and maternity, work injury disability and survivor pensions, and family allowances to qualified employees.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men) or age 55 and 20 years of work (women). Requirements reduced for hazardous or dangerous work, war veterans, parents of disabled children, and for mothers of 5 or more children.
Disability pension: Incapacity for any work (total disability) or usual work (partial disability); a minimum of 1 to 15 years of covered employment, depending on age of onset of disability.
Survivor pension: The deceased was a pensioner or was entitled to a pension, having had up to 15 years of work.
Social pension: Citizens not eligible for old-age, disability, or survivor pension who are not working and:

1. aged 60 for men or 55 for women;
2. disabled if disability began in childhood;
3. disabled children under age 16; or
4. orphans under age 18 (or older if disability began before age 18).

Old-Age Benefits

Old-age pension: 55% of wage base, plus 1% of wage base (not less than 1% of the minimum wage) for each year (or every 9 months for women) in excess of required years of coverage (25 years for men or 20 years for women, 10 years for men or 7.5 years for women in hazardous work), up to 20%. Payable monthly.
Maximum: 75% of wage base; minimum: 100% of minimum wage.
Constant-attendance supplement: 50% of minimum wage for pensioners aged 80 or older or for single pensioners requiring care; or 100% for pensioners of Group I disability.
Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage; minimum, 50% of minimum pension.
Wage base equals percentage of gross average earnings in best 5 consecutive years in last 15 years calculated as follows: 100% of earnings up to 4 times the minimum wage (mw), plus 85% of earnings between 4 and 5 times the mw; 70% between 5 and 6 times the mw; 55% between 6 and 7 times the mw; 40% between 7 and 8 times the mw, 25% between 8 and 9 times the mw; 15% between 9 and 10 times the mw. Maximum average earnings: 10 times the mw.
Social pension: 50% of minimum pension per month.
Adjustment: Quarterly benefit adjustments according to average wage.

Permanent Disability Benefits

Disability pension: Group I disability (total disability requiring constant-attendance): 75% of wage base. Group II disability (total disability): 65%. Group III disability (partial disability): 40%.
Minimum: Group I and II, 100% of minimum wage; Group III, 50% of minimum wage.
Social pension for disabled under age 16, belong to Group I or II disability, and disability began in childhood, no requirement of covered employment: 100% of minimum pension per month; 50% if Group II disability and disability began after age 16; 30% if Group III disability.
Adjustment: Quarterly benefit adjustments according to average wage.

Survivor Benefits

Survivor pension: Payable monthly at 30% of wage base for each eligible survivor. Eligible survivors: Surviving dependent spouse, parents of insured, if they have reached pensionable age or are disabled or have care of a child under age 8 and do not work; grandparents if there is no one legally responsible for their livelihood; children, siblings, and grandchildren who are under age 18 (23, if student), or older if disabled before age 18.
Minimum pension: 100% of minimum wage (200% if loss of both parents, or death of single mother).
Social pension: for each orphan under age 18 (older if disabled since childhood), 50% of minimum pension.
Funeral grant: 5 times the minimum wage.
Adjustment: Quarterly benefit adjustments according to average wage.

Administrative Organization

State Committee on Labor and Social Protection and its local offices, administration of program.

Sickness and Maternity

First law: 1955.
Current law: 1970, 1992.
Type of program: Dual social insurance (sickness and maternity benefits) and universal (medical care) systems.

Coverage

Cash benefits for sickness and maternity: Persons in covered employment; on leave from employment while pursuing secondary, technical or advanced education; registered unemployed;

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or in military service (including wives of military personnel).
Medical benefits: All residents.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Cost of medical care. 13.5% of total social insurance contributions (pension contributions above are allocated for sickness and maternity benefits).

Qualifying Conditions

Cash and medical benefits: Sickness benefits according to length of service. No minimum qualifying period for medical care and maternity benefits.

Sickness and Maternity Benefits

Sickness benefit: 60% of wages, if less than 5 years' uninterrupted work; 80% if 5-8 years; 100%, if over 8 years. 100% of average wage while caring for sick child under age 14 up to 14 days, may be extended on recommendation of physician (not applicable to parent on unpaid leave to care for child under age 3).
Maternity benefit: Employed women (including wives of military personnel: 100% of average monthly earnings; students on leave from employment: 100% of stipend; registered unemployed currently receiving unemployment benefit: 100% of unemployment benefit; registered unemployed who has exhausted the 26 weeks of unemployment benefits: 200% of minimum wage. Minimum: 200% of minimum wage.
Benefits payable monthly for 70 days before and 56 calendar days after confinement (latter may be extended to 70 calendar days in case of difficult birth or multiple births). In case of adoption of child under 3-months old, benefits payable for a total of 70 days, starting from the day of adoption.
Prenatal care grant: One-time grant for medical consultation during first 12 weeks of pregnancy: 50% of delivery grant (see Family Allowances below).

Workers' Medical Benefits

Medical benefits: Medical services provided directly by government health providers, including general and specialist care, hospitalization, prostheses, medication, and other medical care services.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

State Committee on Labor and Social Protection, general supervision.
Cash benefits for sickness and maternity: Provided directly by the enterprises, as well as by local committees on labor and social protection, as specified by law.
Medical care: Ministry of Public Health and health departments of local governments, general supervision and coordination; provision of medical services through government clinics, hospitals, maternity homes, and other facilities administered by the Health Ministry and local health departments.

Work Injury

First law: 1955.
Current laws: 1970, 1992 (short-term benefits) and 1993 (pensions).
Type of program: Dual social insurance (short-term cash benefits and pension payments) and universal (medical care) system.

Coverage

Employed persons. Medical care available to all residents under general medical care program (see Sickness and Maternity, above).

Source of Funds

Insured person: None.
Employer: Medical care, none; short-term benefits and pensions, see pension contributions above.
Government: Cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.
Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Percentage of average monthly earning during 12 calendar months preceding work injury, depending on degree of disability (same as general disability pensions above).

Workers' Medical Benefits

Medical benefits: Same as under general medical care, plus supplementary compensation for added nutrition, transportation and other special services (see Sickness and Maternity, above).

Survivor Benefits

Survivor pension: Same as general survivor pensions above (except that the average monthly earning is based on 12 calendar months preceding work injury).

Administrative Organization

Temporary disability benefits: Same as under cash benefits for sickness above. Permanent disability and survivor pensions: same as under old-age, disability, and survivor pensions above.
Medical care: Same as under general medical care above.

Unemployment

First law: 1921.
Current law: 1993.
Type of program:Social insurance system.

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Coverage

Citizens aged 16-59 (men) or 16-54 (women), residing permanently in the Republic.

Source of Funds

Employee: None.
Employer: 1% of payroll.
Government: Subsidies as needed from republic and local budgets.

Qualifying Conditions

Unemployment benefit: Unemployed working-age residents, registered at the state employment office as unemployed (not studying at an educational day institute or enlisted in military service); ability and willingness to work.

Unemployment Benefits

Unemployment benefit: Payable at 70% of average earnings for 13 calendar weeks, and at 50% of earnings for following 13 calendar weeks for those who were in full-time employment (or employed for at least 12 weeks in last 12-month period. Minimum benefit: minimum wage; maximum benefit: 2 times the minimum wage.
For unemployed persons who were not in full-time employment, but had more than 12 months covered employment overall, or re-entrants (with a skill) after a long interruption: 100% of minimum wage for first 13 calendar weeks, and 75% for following 13 calendar weeks. For the unemployed (without a skill) who have worked for less than a year overall: 85% of minimum wage for 13 calendar weeks and 70% for the following 13 weeks.
Periodic adjustment of benefits according to cost of living changes.

Administrative Organization

State Employment Service and its local offices, administration of program.

Family Allowances

First law: 1944.
Current law: 1974, as amended in 1990 and 1992.
Type of program: Dual universal and social assistance system.

Coverage

Families (including those headed by unemployed, disabled, or single parents, unmarried mothers) with one or more children.

Source of Funds

Insured person: See pension contributions, above.
Employer: Same.
Government: Same. Central and local budget allocations to allowances for unemployed persons, and to means-tested allowances.

Qualifying Conditions

Family allowances: All children under age 3, and children aged 3-16 (or 18 if student not receiving education stipends) in families whose monthly per capita income does not exceed 2 times the minimum wage during the first quarter of each year.

Family Allowance Benefits

Family allowances: Monthly benefits for each child under age 3: 120% of minimum wage (if parent on leave for education or training, 50% of stipend). Child aged 3-16 (18 if student not receiving stipend): aged 3-5, benefits equal to 50% of minimum wage; aged 6-12, 60% of minimum wage; aged 13-16 (18, if student), 70% of minimum wage.
Additional monthly allowances to single mothers (or single parent who is not receiving alimony for child care): 25% of minimum wage for each child, until child reaches age 16 (18 if student); to non-working single mothers for each child under age 8, to single mothers who were orphans (former wards of children's homes), and to wives of military servicemen on regular duty: 50% of minimum wage; to each child under age 16 who is infected with HIV or AIDS, 150% of minimum wage, and to carer of disabled child under age 16: 100% of minimum wage per month.
Delivery grant (not means-tested): Lump sum equal to 3 times the minimum wage.

Administrative Organization

Ministry of Labor and Social Protection, general oversight of the program. Enterprises and employers, payment of benefits to employees; local government labor and social protection committees, administration of program to non-working mothers.

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Old Age, Disability, Death

First law: 1900 (old age), 1944 (disability).
Current laws: 1967 and 1990 (old age pensions for employees), 1969 (means-tested allowance for aged), 1963 (disability pensions provided under sickness insurance).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 32.13 francs.

Coverage

Employed persons and apprentices (special provision for miners and seamen). Special systems for self-employed persons and public employees. (Coverage for disability pensions as shown for sickness and maternity below.)

Source of Funds

Insured person: 7.5% of earnings. Pensioner, 3.55% of disability benefit or *prepension* (exempt if pension under 35,627 francs a month for single person and 42,750 francs for person with dependents).
Employer: 8.86% of payroll.
Government: Annual subsidies.
Contributions paid on 108% of earnings for blue-collar workers and 100% of earnings for white-collar employees, including vacation bonus in both cases.
(Disability pensions and funeral grants financed through sickness and maternity insurance.)

Qualifying Conditions

Old-age pension: Normal retirement age is flexible from age 60 to 65 for both men and women. Full benefit based on 45 years of coverage for men and 40 years of coverage for women.
Disability pensioners and the unemployed may choose to remain under old rules or accept new retirement provisions as shown.
Prepension: Men may retire at age 60 if replaced by unemployed worker, years to age 65 credited. Beneficiaries of prepension must remain with program to age 65. Prepension provisions were terminated as of December 31, 1990. Prepension supplement, see unemployment benefits below.
Disability pension: Loss of 2/3 of earning capacity in usual occupation. 6 months of insurance, including 120 days of actual or credited work and insurance during last quarter.
Survivor pension: Insured had coverage during entire period since age 20 or was pensioner at death; otherwise, proportionately reduced pension.

Old-Age Benefits

Old-age pension: Full pension, 60% of average lifetime earnings, or 75% for married couple; in computing pension, past earnings are revalued for wage and price changes.
Reduced pension (if full qualifying period not met): Percent of full pension corresponding to portion of period completed.
Special old-age pension to divorced husband or wife at age 60 (5 years earlier with reduction): 62.5% of former spouse's earnings during marriage, less any alimony payments received.
Means-tested allowance: 20,405 francs a month (single) or 26,806 francs a month (couple).
Adjustment: Automatic periodic adjustment of pensions for retail price changes.
Minimum pensions: 26,703 francs a month (single) or 33,369 francs a month (married couple) if insured during full qualifying period. For workers with 2/3 of insurance required for full pension, minimum pension proportionately reduced.

Permanent Disability Benefits

Disability pension: Equal to 65% of lost wages for employee with dependents; 40% if no dependents; 45% if no dependents but living with others who have no income. Payable after 1 year of incapacity (1st year paid under sickness benefit).
Minimum benefit: 920 francs a day (single), 1,285 francs a day (family), or 1,028 francs a day for those living alone; maximum, 1,422 francs a day (single) or 2,133 francs a day (family).
Adjustment: Automatic periodic adjustment of benefits for retail price changes.

Survivor Benefits

Survivor pension: 80% of old-age pension of insured. Minimum: 315,053 francs a year if worker fully insured for full qualifying period for pension, plus vacation allowance of 17,390 francs a year. For survivors of workers with 2/3 of full period, minimum pension proportionately reduced.
Payable to widow or widower aged 45 (at any age if disabled or caring for child). Married at least 1 year (waived if child born or accidental death). If widow or widower employed, same retirement test as for old-age pension.
Survivor's pension plus widow or widower's own pension may not exceed 110% of own pension. Widow or widower who is ineligible for regular pension receives pension for 12 months (24 months if ineligible widow or widower remarries).
Orphans: 9,992 francs a month for each orphan, payable under family allowances system.
Funeral grant: Lump sum of 6,000 francs, payable under sickness insurance.
Means-tested allowances payable to needy survivors.
Adjustment: Automatic periodic adjustment of benefits (except funeral grant) for retail price changes.

Administrative Organization

Ministry of Social Welfare, general supervision.
National Social Security Office in Ministry, collection of contributions and distribution to national offices administering benefits.
National Pensions Office, administrative management of old-age and survivor pensions; National Fund for Old-Age and Survivor Pensions, financial management of program.
National Insurance Institute for Sickness and Disability, general administration of disability pensions.

Sickness and Maternity

First law: 1894 (mutual benefit societies).
Current law: 1963 (sickness and disability insurance).

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Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons and apprentices (must enroll with mutual benefit society or public auxiliary fund). Pensioners and other social security beneficiaries also covered for medical benefits.
Special systems for self-employed persons (basic protection only) and seamen.
Voluntary affiliation for persons not under compulsory coverage.

Source of Funds

Insured person: **Medical benefits,** 3.55% of earnings. **Cash benefits,** 1.15% of earnings. Pensioner, 3.55% of old-age and survivor pension (exempt if pension under 37,257 francs a month for single person and 44,155 francs for person with dependents).
Employer: **Medical benefits,** 3.8% of payroll. **Cash benefits,** 2.2% of payroll plus 0.15% to finance maternity benefits.
Government: Subsidy for medical care and compensation for employees and self-employed. Proceeds from surcharge on automobile insurance and on hospitalization insurance premiums, and a tax on profit made on reimbursable drugs.

Qualifying Conditions

Sickness and medical benefits: 6 months of insurance, including 120 days of actual or credited work, or 400 hours during last 6 months.
Maternity benefits: Female employees, 6 months of insurance preceding confinement.

Sickness and Maternity Benefits

Cash sickness benefit: 60% of earnings; maximum earnings, 3,554 francs a day. Employer pays 100% of earnings for up to 30 days to most salaried employees; for wage earners, and those salaried employees not entitled to 30 days' earnings from employer, the employer pays 100% of earnings for first 14 days and supplements insurance benefit with 29% (wage earners) or 30.5% (salaried employees) of earnings for next 23 days. Thereafter, insurance continues to pay 60% of earnings for remainder of 1st year of illness.
Cash maternity benefit: 82% of earnings for 1st month for salaried employees (79.5 for the unemployed), plus 75% of earnings thereafter. Payable for 7 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Includes general and specialist care, surgery, hospitalization, medicines, laboratory services, maternity care, dental care, nursing, rehabilitation, transportation, and appliances. Insured pays co-payment of varying amounts depending on income and status. Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Social Welfare, general supervision.
National Social Security Office in Ministry, collection of contributions.
National Sickness and Invalidity Insurance Institute, coordination of program together with 2 management committees for cash and medical benefits.
Local agencies paying benefits: about 100 approved private mutual benefit societies, federated into 5 national unions and a separate fund for railway employees; and district offices of public auxiliary fund, for persons not belonging to mutual society.

Work Injury

First law: 1903.
Current laws: 1963 (occupational diseases), 1971 (work accidents).
Type of program: Compulsory insurance with public or private carrier.
Note: As of January 1, 1988, the work injury program was partially transferred to the private sector. As a result of privatization, effective April 15, 1989, insurers limited to maximum 15% premium increase.

Coverage

Employed persons, including casual labor and apprentices.
Special systems for public employees and seamen.

Source of Funds

Insured person: None.
Employer: Occupational injuries, 0.3% of payroll plus insurance premium varying according to risk. (Average cost about 2.6% of payroll for wage earners, 0.6% for salaried employees.)
Occupational diseases, 1.10% of payroll (wage earners) or 0.45% (salaried employees).
Government: None, except for certain accidents resulting from explosive materials or in military equipment.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Total temporary disability, employer pays 100% of earnings for 1st 30 days. Thereafter, insurance pays 90% until recovery or permanent disability established.
Partial temporary disability, 90% of earnings during rehabilitation or if suitable work not available. Otherwise, benefit covers difference between current and prior-to-injury earnings. If rehabilitation or suitable work refused, benefit proportionate to degree of disability.
Adjustment: Automatic periodic adjustment of benefits for retail price changes.

Permanent Disability Benefits

Permanent disability pension: 100% of earnings, if totally disabled.
Constant-attendance supplement: Depending on degree of necessity and based on average guaranteed monthly salary. Payable up to 21 consecutive days in the hospital.
Partial disability: Percent of full pension corresponding to degree of incapacity (converted to lump sum upon retirement).

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Adjustment: Automatic periodic adjustment of benefits for retail price changes.

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, dental treatment, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of deceased up to maximum. Payable to widow or to dependent widower and to divorced widow, if receiving alimony.
Orphans: 15% of covered earnings per orphan, or 20% if full orphan under age 18 (or older if entitled to family allowance); payable for not more than 3 orphans.
Other survivors (in absence of above): Parent, 20% of earnings; grandchild, brother, or sister under age 18, 15%. Maximum: 45%.
Maximum survivor pensions: 75% of earnings of deceased.
Funeral grant: Lump sum of 30 days' earnings; minimum, 6,000 francs.
Adjustment: Automatic periodic adjustment of benefits (except funeral grant) for retail price changes.

Administrative Organization

Ministry of Social Welfare, general supervision.
Work injury: Industrial Accidents Fund and local accident boards and inspectors, administration of program; tripartite representation. Employers must insure liability with employer mutual association or private insurance company. Granting of benefits are approved by the Work Accident Fund.
Occupational diseases: National Social Security Office in Ministry, collection of contributions. Occupational Diseases Fund, administration of program; managed by administrators representing Ministry, assisted by employee-employer council.
In case of non-agreement, the labor tribunal will adjudicate.

Unemployment

First law: 1920.
Current law: 1991.
Type of program: Compulsory insurance system.

Coverage

Employed persons and apprentices.
Exclusions: Public employees, non-boarding domestic servants (working less than 4 hours a day for same employer or less than 24 hours a week with same or multiple employers), casual and family labor.
Special systems for longshoremen, seamen, construction workers, sheltered workshops, etc.

Source of Funds

Insured person: 0.87% of earnings (in last quarter of 1994).
Employer: 1.43% of earnings in last quarter of 1994. Financing of additional unemployment benefits is in the framework of *prepension* collective agreements.
Government: Covers difference between receipts and expenditures through annual subsidies.

Qualifying Conditions

Unemployment benefit: From 312 days of insured employment in last 18 months to 600 days in last 36 months, rising with age of claimant. Registered at unemployment office. Capable, willing, and available for work. Unemployment not due to voluntary leaving, discharge for misconduct, strike, or unjustified refusal of suitable offer (disqualification for 8 to 52 weeks; may be extended according to gravity of fault and frequency of occurrence).
Prepension supplement: Retire age 58 (50 in industries in economic difficulty), if 5 years with same employer or 10 in same branch of industry, or 20 years' employment. Age 60 if dismissed, replaced by another worker.

Unemployment Benefits

Unemployment benefit: Benefit calculation depends on three factors: The amount of earnings lost (as of 12/1994 ceiling set at 55,876 francs a month); civil status of insured person (married or with family dependent, single, or cohabitating); and the division of the duration of benefits into three periods. Worker with dependent, 60% of earnings. Unemployed with dependents receive 60% of earnings during all three periods. Single persons receive 60% of earnings the 1st year; 40% in the 2nd period which lasts 6 months (plus 3 months for each year of covered employment); and a 3rd period paid as lump sum settlement.
Those in cohabitation receive 55% of earnings in 1st period; 35% during 2nd period; and in 3rd period a fixed rate payment of 12,532 francs a month.
Workers aged 50 or more with 20 years of coverage and 12 months of unemployment are eligible for a monthly supplement that varies according to the level of lost earnings.
Unemployed youth eligible for monthly allowance ranging from 7,176 to 16,540 francs, depending on age and civil status.
Prepension supplement: 50% of difference between the initial monthly unemployment benefit and net salary. Payable until pensionable age.
Adjustment: Periodic adjustment of benefits for retail price changes.
Supplementary subsistence benefits payable to specified occupational groups to assure minimum income, under collective agreement.

Administrative Organization

Ministry of Employment and Labor, general supervision.
National Social Security Office, collection of contributions.
National Employment Office, decision on claims, supervision of paying agencies, and operation of employment service through 30 regional offices, managed by tripartite committee.
Local agencies paying benefits: Public paying offices, or trade unions for own members.

Family Allowances

First law: 1930.
Current laws: 1967, 1969, and 1971 (means-tested allowances).
Type of program: Employment-related system.

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Coverage

Gainfully occupied persons and social insurance beneficiaries with 1 or more children. Special systems for public employees and self-employed persons.
Families not covered above eligible for means-tested allowances.

Source of Funds

Insured person: Employee, none. Self-employed, contributions varying with income.
Employer: 7% of payroll.
Government: Subsidies to employee and self-employed programs covering any deficits.

Qualifying Conditions

Family allowances: Child must be under age 16; 18 if child goes to school part-time; 21 if disabled; or 25 if apprentice, full-time student, replaces single parent or seeking employment.
Eligible children may include dependent grandchildren, brothers, sisters, stepchildren, and other dependent minors.
Income limit for means-tested allowances: 83,542 francs a quarter with 1 child, increasing by 20% for each other child.

Family Allowance Benefits

Family allowances: 2,601 francs a month for 1st child (3,925 francs if child of old-age pensioner or 5,450 francs if child of unemployment beneficiary or disabled worker), 4,813 francs for 2nd (5,634 francs for 2nd child of old-age or disability pensioners or unemployed), 7,185 francs a month for 3rd and subsequent children (7,329 francs for 3rd child of old-age or disability pensioner or unemployed). Supplement of 904 francs a month for 1st child aged 6-12, 1,380 francs if 12-16, and 1,688 francs a month if over age 16 (for 2nd and each other child, 1,456 francs). Supplement for disabled child under age 21: 11,700 francs a month (with further increments based on degree of disability).
Schedule of payments: 14 payments a year.
Birth grant: 35,236 francs for 1st birth, 26,511 for 2nd and subsequent births.
Means-tested allowance payable to families not eligible for regular allowances.
Adjustment: Periodic adjustment of benefits for wage and price changes and other economic factors.
Contributions under family allowance also are used to finance child care centers.

Administrative Organization

Ministry of Social Welfare, general supervision.
National Social Security Office, collection of contributions.
National Family Allowances Office, distribution of contributions among individual funds.
Family allowances are paid by about 33 approved occupational and regional funds, auxiliary public fund for persons not otherwise covered, and several special funds.

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Old Age, Disability, Death

First and current law: 1979.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 2 Belize dollars (B$).

Coverage

Employed persons aged 14-64, including public servants (compulsory retirement at age 65, with option to retire at age 60).
Exclusions: Casual labor, family labor, persons employed less than 8 hours a week, domestics working less than 24 hours a week, and military personnel.
Voluntary continuation of coverage for some workers entering self-employment.

Source of Funds

Insured person: Weekly contributions according to four wage classes: B$0.12 if weekly earnings under B$40; B$0.55 for earnings from B$40-B$69.99; B$0.90 if B$70-B$109.99 and B$1.30 for weekly earnings over B$110.
Employer: B$1.63, B$3.30, B$5.40, and B$7.80, respectively, according to the four wage classes above. If a pensioner between the ages of 60 to 64 is employed, only the employer contributes B$1.50 weekly; if the employed pensioner is 65 years of age or older, the employer pays B$2.60 weekly.
Government: As employer. Also covers any deficits.

Qualifying Conditions

Old-age pension: Age 60 and retired from insurable employment (latter condition not required if insured person has attained 65 years of age), with 500 weeks of contribution paid or credited of which 150 actually paid. Retirement necessary.
Disability pension: At least 150 weeks of contribution have been paid since inception of program, with at least 110 contributions paid in last 5 consecutive contribution years immediately before the year of disability; and 5 contributions paid or credited out of 13 weeks immediately before the week in which the illness leading to disability commenced.
Survivor pension: Insured was pensioner or eligible for pension at time of death; 50 weekly contributions paid.

Old-Age Benefits

Old-age pension: 30% of average weekly earnings, based on highest 3 years of earnings in last 15 years, plus 2% of earnings for each 50 weeks of contribution in excess of 500 weeks up to 750 weeks, and 1% of earnings for each 50 weeks of contribution over 750.
Maximum benefit: 60% of average earnings. Minimum benefit: B$25.00.
Retirement grant: Payable to an insured person retiring after age 60 and not qualifying for a retirement pension. Contribution conditions: not less than 26 contributions paid. Amount of grant: Six times the average weekly insurable earnings paid or credited, or 2-1/2 times the sum of earnings divided by the number of weeks of contributions, whichever is greater.
Minimum grant: B$400.00

Permanent Disability Benefits

Disability pension: Same as old-age pension if at least 500 weeks of contribution. If less, 25% of average weekly earnings with 150 to 299 contributions, plus 1% of earnings for each 50 contributions from 300 to 499 weeks.
Maximum benefit: 60% of average earnings.
Minimum benefit: B$25.
Disability grant to noninsured: Payable to a disabled person not qualifying for a disability pension but who has at least 26 weekly contributions paid. Amount of grant: same as retirement grant.
Minimum grant: B$400.00.

Survivor Benefits

Survivor pension: 50% of pension paid or payable to insured, to widow at age 50 (or disabled) and to dependent widower. 40% to eligible parents. Orphans: 25% of pension of insured payable to each child under age 16 (or age 18 if receiving full time education); 40% if child is disabled.
Maximum survivor pension: 100% of pension paid or payable to the deceased.
Funeral grant: B$950.00.

Administrative Organization

Ministry of Finance and Social Security, general supervision.
Social Security Board, administration of program.

Sickness and Maternity

First and current law: 1979.
Type of program: Social insurance system. Cash sickness and maternity only.

Coverage

Employed persons aged 14-64, including public servants.
Exclusions: Casual labor, family labor, persons employed less than 8 hours a week, domestics working less than 24 hours a week, and military personnel. Voluntary continuation of coverage for some workers entering self-employment.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Cash sickness benefits: Currently employed; 50 weeks of contributions including 5 of last 13 weeks before onset of illness.
Maternity benefits: 50 weeks of contribution, including 30 of the last 39 consecutive weeks ending 6 weeks before confinement, or the day from which the benefit was claimed.
Maternity grant: 50 weeks of contribution, including 25 of 50 weeks preceding confinement.

Sickness and Maternity Benefits

Sickness benefit: 80% of average earnings. Payable for up to 156 days.

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Maternity benefit: 80% of average earnings. Payable for up to 12 weeks, beginning 6 weeks before confinement or the day from which the benefit was claimed.
Maternity grant: B$100 per child.

Administrative Organization

Ministry of Finance and Social Security, general supervision.
Social Security Board, administration of program.

Work Injury

First and current law: 1981.
Type of program: Social insurance system.

Coverage

Employed persons aged 14 and over, including public servants.
Exclusions: Casual labor, family labor, employed persons working less than 8 hours a week, domestics working less than 24 hours a week, and military personnel.
Voluntary continuation of coverage for some workers entering self-employment.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Work-injury benefits: No contribution requirements and no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 80% of average earnings. Payable after 3-day waiting period for up to 156 days.

Permanent Disability Benefits

Permanent disability pension: 60% of average earnings if totally disabled.
Partial disability: Percent of full pension proportional to degree of disability. Lump-sum grant if disability is less than 25%.
Constant-attendance allowance: 25% of pension.

Workers' Medical Benefits

Medical benefits: Full medical care at government hospital or clinic, or treatment abroad if deemed necessary.
Death benefit: If death is a result of an injury or disease arising out of employment, survivors of the deceased qualify for a death benefit similar to survivor benefit.

Administrative Organization

Ministry of Finance and Social Security, general supervision.
Social Security Board, administration of program.

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Old Age, Disability, Death

First and current law: 1970.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 536 CFA francs.

Coverage

Employed persons.

Source of Funds

Insured person: 3.6% of earnings.
Employer: 6.4% of payroll.
Government: None.

Qualifying Conditions

Old-age pension: 55 (50 if *prematurely aged*) with 20 years of insurance. 60 months of contribution during last 10 years.
Retirement from gainful employment.
Disability pension: Loss of 2/3 of earning capacity; 5 years of insurance and 6 months of contribution in year preceding incapacity.
Survivor pension: Deceased was pensioner or met pension requirements at death.
Not payable abroad unless reciprocal agreement.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher).
Increment of 2% for every 12 months of insurance beyond 180.
Minimum pension: 60% of highest minimum wage.
Maximum: 80% of average monthly earnings.
Child's supplement: See family allowances below.
Old-age settlement: 1 month's wages per year of insurance, if ineligible for pension at age 55 (or 50 if prematurely aged) but at least 12 months of contribution.
Adjustment: Pensions adjusted for cost-of-living changes, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher). Years under age 55 at time of claim credited as 6-month periods of insurance.
Increment of 2% for each year of insurance beyond 180 months.
Minimum pension: 60% of highest minimum wage.
Maximum, 80% of average monthly earnings.
Child's supplement: See Family Allowances, below.
Constant-attendance supplement: 50% of pension.
Adjustment: Pension adjusted for cost-of-living changes, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 50% of pension of insured to widow age 50 or disabled. Also payable to dependent disabled widower, if married at least 1 year before death of spouse.
Orphans: 25% of pension of insured for each orphan; 40% for each full orphan; 50% payable if there are at least 2 orphans.
Maximum survivor pension: 100% of pension of insured.
Survivor settlement: 1 month's accrued pension of insured for each 6 months of insurance, if insured failed to meet qualifying conditions for pension.
Adjustment: Pensions adjusted for cost-of-living changes, depending on the financial resources of the system.

Administrative Organization

Ministry of Labor, Employment and Social Affairs, general supervision. Director General of Benin Social Security, administration of program.

Sickness and Maternity

First law: 1952.
Current law: 1967.
Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.
Employer: 0.2% of payroll.
Government: None.

Qualifying Conditions

Maternity benefit: 6 months of employment covered by insurance.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Labor code requires employers to provide paid sick leave and pay 60% of all medical costs; employee pays 40%.)
Maternity benefit: 100% of earnings (employer pays half).
Payable for up to 6 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: None under insurance.
(Labor code requires employers to provide 60% of health and medical services for employees; employee pays 40%.)

Dependents' Medical Benefits

Medical benefits for dependents: See family allowances below.
(Dependent children and spouse receive same benefits as insured according to the labor code.)

Administrative Organization

Ministry of Labor, Employment and Social Affairs, general supervision.
Director General of Benin Social Security, administration of program.

Work Injury

First law: 1932.
Current law: 1959.
Type of program: Social insurance system.

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Coverage

Employed persons, apprentices, students at technical schools, and members of cooperatives.

Source of Funds

Insured person: None.
Employer: 1% to 4% of payroll, according to risk in establishment.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66% thereafter. Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.
Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 1% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.
Constant-attendance supplement: 40% of earnings.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances,prosthesis and transportation.

Survivor Benefits

Survivor pension: 30% of annual earnings of insured, payable to widow and dependent disabled widower.
Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional; 20% for each full orphan.
Dependent parents and grandparents: 10% of earnings each, up to a maximum of 30%.
Maximum survivor pensions: 85% of annual earnings.
Funeral grant: Lump sum of 25% of average earnings of the insured.

Administrative Organization

Ministry of Labor, Employment and Social Affairs, general supervision.
Director General of Benin Social Security, administration of program.

Family Allowances

First and current law: 1955.
Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.
Employer: 8.8% of payroll.
Government: None.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 21 if student or disabled).
Parent must have had 6 months of employment and be currently working at least 18 days a month, or be a social insurance beneficiary (or a widow of beneficiary).
Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,000 CFA francs a month for each child through the 6th.
Prenatal allowance: 500 CFA francs a month for 9 months.
Birth grant: Lump sum of 6,000 CFA francs for 1st birth; 3,000 CFA francs each for 2nd and 3rd.
Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor, Employment and Social Affairs, general supervision.
Director General of Benin Social Security, administration of program.

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Old Age, Disability, Death

First law: 1967 (old-age and survivor benefits only).
Current law: 1970 (old-age and survivors) and 1980 (disability).
Type of program: Social insurance system.
Exchange rate: U.S. $1.00 equals 1 Bermudian dollar (B$).

Coverage

Employed and self-employed persons over age 16, except casual labor and low earners. Exclusions: Those not ordinarily resident unless gainfully occupied for more than 13 consecutive weeks. Voluntary insurance for formerly covered.

Source of Funds

Insured person: B$20 a week; over age 65, none.
Self-employed, B$40 a week; over age 65, B$20 a week.
Employer: B$20 a week.
Government: None.

Qualifying Conditions

Old-age pension: Age 65 and 250 weeks of contribution with 50 weeks of contribution for each year of insurance (reduced pension if 25-49 weeks).
Retirement not necessary. Payable abroad. Noncontributory pension: Age 65 and 10 years of continuous residency immediately preceding application, not qualifying for regular old-age pension.
Disability pension: Employed immediately before incapacity, unable to work during a full year, and 150 weeks of contribution with 50 weeks of contribution for each year of insurance (reduced pension if 25-49 weeks).
Noncontributory pension: Age 18, 10 years of residency, and permanent incapacity for employment.
Survivor pension: Deceased was pensioner or met pension requirements, married 3 years. Widow credited for contribution purposes every week she receives a survivor pension, may substitute husband's contribution record for her own.

Old-Age Benefits

Old-age pension: B$141.26 a week, plus 82 cents for every 26 weeks of contribution over 484.
Reduced pension: B$306.90, B$368.28, B$429.66, B$491.04, or B$552.42 a month if yearly average number of weeks of contribution is 25-29, 30-34, 35-39, 40-44, and 45-49, respectively.
Noncontributory pension: B$281.65 a month.
Minimum pension (means-tested): B$289.82 a month if income is under B$4,000 a year.
Lump-sum old-age grant: If ineligible for pension, refund of employer-employee contributions.

Permanent Disability Benefits

Disability pension: B$409.10 a month. Reduced pension: Benefit reduced in proportion to number of average annual weeks of contribution if less than 50 but 25 or more. Noncontributory pension: B$281.65 a month.
Lump-sum disability grant: If ineligible for pension, refund of employer-employee contributions.

Survivor Benefits

Survivor pension: B$613.80 a month.
Reduced pension: Same as old-age pension.
Payable for 26 weeks, until dependent children reach the age of 16, for life if over age 50 or invalid, or until remarriage.
Orphans: B$61.26 a month.
Lump-sum survivor grant: If deceased did not meet qualifying conditions, refund of employer-employee contributions.

Administrative Organization

Minister of Finance, general supervision.
Department of Social Insurance, administration of program.

Sickness and Maternity

First and current law: 1970 (hospitalization only).
Type of program: Compulsory insurance with public or private carrier, or approved employer-operated plan.

Coverage

All residents. Employers liable to carry insurance for employees and their nonemployed wives and children.

Source of Funds

Insured person: B$37 a month per employee and nonemployed wife. Other persons, B$74 a month.
Employer: B$37 a month per employee and nonemployed wife.
Government: Cost of care of resident aged (80%) and indigents and children (100%). Also government grant.

Qualifying Conditions

Medical benefits: No minimum qualifying period except 9 months' waiting period in case of maternity.

Workers' Medical Benefits

Medical benefits: The Hospital Insurance Commission or private insurance company or employer plan reimburses hospital for services provided.
Inpatient and outpatient services, including room and board, nursing, laboratory services, drugs, appliances, resident doctor services, surgery, ambulance services, maternity, and physical therapy.
Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Minister of Finance through the Department of Social Insurance, general supervision.
Hospital Insurance Commission, administration of program.

Work Injury

First and current law: 1965.
Type of program: Individual employer-liability system.
(The government may require employers to carry insurance.)

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Coverage

Employed persons and apprentices.
Exclusions: High earners (white collar only), casual labor, and family labor.
Special system for public employees.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period, but incapacity must last more than 3 days.

Temporary Disability Benefits

Temporary disability benefit: 50% of lost earnings (maximum B$170 a week) or lump sum. Total benefit paid out may not exceed the permanent disability grant (next column) for which the insured would be eligible.

Permanent Disability Benefits

Permanent disability benefit: If totally disabled, 4 years' earnings. Maximum, B$53,000; minimum, B$5,500.
Constant-attendance supplement: 25% of permanent disability grant.
Partial disability: Percentage of full grant in proportion to the loss of earning capacity.

Workers' Medical Benefits

Medical benefits: Cost of necessary medical care, including hospitalization (maximum, prevailing public ward charge up to 56 days), emergency outpatient treatment, surgery (according to fee schedule), medical expenses up to B$1,000 (including nursing, ambulance, and medicines), prosthetic devices up to B$2,000, and transportation up to B$250.

Survivor Benefits

Survivor benefit: Lump sum equal to 3 years earnings or B$42,000 (whichever is less), minus any permanent disability payments.
Payable to dependents wholly dependent on worker's earnings.
Partial grant paid to those partially dependent on worker's earnings.
Funeral grant and medical expenses: Up to B$2,000 if no dependents.

Administrative Organization

Ministry of Home Affairs, general supervision.
Agreement between employer and insured on the amount payable supervised by courts. Supreme Court administers lump sums.

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Old Age, Disability, Death

First law: 1949 (not implemented).
Current laws: 1956 (implemented 1959),1987, 1990 and 1993.
Complementary Pension Funds: 1972, 1977 and 1994.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 4.69 bolivianos.

Coverage

All workers.
Voluntary coverage for self-employed.
Special systems for bank employees, military personnel, drivers, miners, railroad employees, petroleum workers, and other groups.
17 complementary pension funds supplement the general social security program for particular categories of workers. Each fund is administered separately by worker associations under the direction and coordination of the National Institute of Pensions.

Source of Funds

Insured person: 6% of earnings (2.5% basic pension, 3.5% complementary pension).
Employer: 6% of payroll (4.5% basic pension, 1% complementary pension, 0.5% for long-term work injury).
Government: 1.5% of covered earnings.

Qualifying Conditions

Old-age pension: Age 55 (men) or 50 (women). Five years earlier for hazardous occupations. 180 months of contribution.
Reduced pension, age 50 (men) or 45 (women) after involuntary and extended unemployment.
Payable abroad.
Complementary pension: 2/3 of contributions to be made since creation of the fund.
Disability pension: Loss of over 50% of earning capacity of a similar worker, of the same region, in good health. 60 months of contribution, with 18 in last 36 months.
Survivor pension: Deceased was pensioner, or had at least 60 months of contribution, with 18 in the last 36 months.
Complementary pension: Deceased was pensioner or met conditions for disability benefit. 1/3 of contributions to be made since creation of fund.

Old-Age Benefits

Old-age pension: **Basic pension**, 30% of average earnings in last 12 months of contribution; for workers with earnings more than 15 minimum salaries, 30% of average earnings in last 24 months of contributions plus 30% of difference between insured's total covered earnings and 50 minimum salaries. Plus increment of 2% of covered earnings for each 12 months of contribution beyond 180 months.
Complementary pension: 40% of wage base plus increments of 1% of wage base for each 12 months of contributions.
Reduced pension: Old-age pension reduced 8% for each year of early retirement.
Schedule of payments: Pensions paid 13 times a year.
Adjustment: Pensions automatically adjusted annually for changes in wages.
Old-age settlement: 1 month's pension for each 6 months of contribution (or fraction thereof), if 24 months of contribution and ineligible for pension.

Permanent Disability Benefits

Disability pension: 30% of average earnings in last 12 months of contribution (24 months for workers with earnings over a specified amount). No increment for years of coverage. If over 15 years' coverage, benefit equals old-age pension.
Adjustment: Pensions automatically adjusted annually for changes in wages.
Constant attendance supplement: 50% of pension.
Disability settlement: 1 month's pension for each 6 months of contribution (or fraction thereof), if 24 months of contribution and ineligible for pension.
Complementary pension: Same as for old-age pension, above.

Survivor Benefits

Survivor pension: 80% of pension of insured. Payable for life (lump sum of 3 years' pension for widows who remarry). Also payable to dependent widower.
Orphans: 20% of pension of insured for up to 2 orphans under age 19 (no limit if disabled); 50% if 3 or more children. Full orphans, 80% of widow's pension, divided equally. Lump sums if ineligible.
Other survivor pensions (if no widow or orphan): 20% of insured's pension to dependent aged or disabled parent. Each brother and sister under age 19, 10% of pension. (Maximum for all, 60%.)
Maximum survivor pensions: 100% of pension of insured.
Survivor settlement: Same as old-age and disability settlements.
Complementary pension: Same as under basic survivor benefit.
Funeral grant: 2 months' wages or 3 months' pension on death of pensioner (also payable on death of wife or husband of insured).

Administrative Organization

Ministry of Housing and Economic Development, general supervision.
National Secretariat of Pensions, budget and administrative control.
Basic Pension Fund and 25 Complementary Funds, administration of program.

Sickness and Maternity

First law: 1949.
Current law: 1956 (implemented 1959).
Type of program: Social insurance system. Cash and medical benefits.

Coverage

All workers. Special systems for bank employees, military personnel, drivers, miners, railroad employees, petroleum workers, agricultural employees, and other groups.

Source of Funds

Insured person: None. (Pensioners, 5% of pension).
Employer: 10% of payroll.
Government: None.

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Above contributions also finance temporary work-injury benefits.

Qualifying Conditions

Cash sickness benefits: 2 contributions prior to illness.
Medical benefits: 1 month of contribution in preceding 2 months.
Maternity benefits (cash and medical): 4 months of contribution prior to pregnancy.

Sickness and Maternity Benefits

Sickness benefit: 75% of earnings. Payable after 3-day waiting period for up to 26 weeks. May be extended to 52 weeks if medical assistance will prevent permanent disability.
Maternity benefit: 90% of earnings. Payable for up to 45 days before and 45 days after confinement.
Nursing and prenatal allowances: See family allowances below.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through medical facilities of the Institute (or, if not available, on a reimbursement basis).
Includes general and specialist care, preventive care, surgery, hospitalization, medicines, appliances, maternity care, and dental care.
Duration: 26 weeks in any 12 months for each illness. May be extended up to 52 weeks if reasonable chance of recovery; plus 26 additional weeks for tuberculosis.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.

Administrative Organization

Ministry of Human Development, general supervision.
National Health Secretariat through National Health Insurance Institute, budget and administrative control.
National Health Fund, administration of program.

Work Injury

First law: 1924.
Current laws: 1956 (implemented 1959) and 1987.
Type of program: Social insurance system.

Coverage

All workers.
Special systems for bank employees, military personnel, drivers, miners, railroad employees, petroleum workers, and other groups.

Source of Funds

Insured person: None.
Employer: 1.5% of payroll (permanent disability) (0.5% for basic pension; 1% for complementary pension).
For temporary disability, see sickness and maternity, above.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 90% of earnings, 75% of covered earnings for work-related diseases (payable under cash sickness and maternity insurance). Payable from 1st day of incapacity.

Permanent Disability Benefits

Permanent disability pension: 55% of average covered earnings in prior 12 months if 60% disabled.
Complementary pension: Up to 45% of basic salary according to degree of incapacity.
Partial disability: Percentage of full pension proportional to degree of disability.
Lump sum of 4 years' pension if 11% to 25% disabled.

Workers' Medical Benefits

Medical benefits: Necessary medical, surgical, and dental care, hospitalization, medicines, appliances, and rehabilitation. Maximum duration: 52 weeks.

Survivor Benefits

Survivor pension: see Old Age, Disability, Death, above.

Administrative Organization

Medical benefits: see Sickness and Maternity, above.
Disability and survivors benefits: see Old Age, Disability, Death, above.

Unemployment

(Labor law requires employer to grant severance pay to dismissed employees. Unemployed workers receive medical and maternity benefits for 2 months following dismissal.)

Family Allowances

First law: 1953.
Current law: 1956 (implemented 1959) and 1987.
Type of program: Employment-related system.

Coverage

All workers. Special systems for bank employees, military personnel, drivers, miners, railroad employees, petroleum workers, and other groups.

Source of Funds

Insured person: None.
Employer: Total cost.
Government: None.

Qualifying Conditions

Family allowances: Child must be between age 1 (when nursing allowance ceases) and 19 (no limit if disabled).
Housing allowances payable to both married couples and single persons, with or without children.
Family head must be currently working more than 15 days a month.

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Family Allowance Benefits

Family allowances: Monthly allowance for each child. Housing allowance for single or married workers.
Prenatal grant: Milk and cash benefit from the 5th month of pregnancy
Birth grant: 1 national monthly minimum wage per child.
Nursing allowance: Monthly milk allowance for each child for 12 months following birth (paid in kind).
Burial allowance: 1 national monthly minimum wage per child under age 19.

Administrative Organization

Ministry of Housing and Economic Development, general supervision.
National Secretariat of Pensions, through National Institute of Pensions, administration of program.
Employer pays allowances for single and married adults directly to own employees.

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Old Age, Disability, Death

Special system for public employees only.
Exchange rate: U.S.$1.00 equals 2.70 pula.

Sickness and Maternity

(1963 law requires employer in designated area to provide certain medical services for his employees and their families, and also to pay 25% of wages to female employees during 6 weeks before and 6 weeks after confinement.)

Work Injury

First law: 1936.
Current law: 1977.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons, including members of Armed Forces.
Exclusions: Casual workers and family labor.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66% of earnings up to 6 months; may be extended for additional 3-month periods up to 24-month maximum, with approval of Minister. Reduced amounts payable for partial disability.
Payable after 7-day waiting period until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 60 months' earnings, if totally disabled. (Any temporary disability benefit previously paid is deducted).
Minimum benefit: 10,000 pula. Maximum benefit: 100,000 pula.
Constant-attendance supplement: 25% of ordinary benefit.
Partial disability: Percent of full benefit proportionate to degree of incapacity, according to schedule.
Maximum benefit: (lump sum), 10,000 pula.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation, up to maximum of 30,000 pula.

Survivor Benefits

Survivor benefit: Lump sum of 48 months' earnings of deceased (less any temporary disability benefit previously paid); minimum, 5,000 pula; maximum, 80,000 pula.
Payable to dependents of deceased. Reduced amount paid if survivors were only partially dependent on insured.
Funeral grant: Lump sum of 100 pula.

Administrative Organization

Department of Labor and Social Security, enforcement of law.
Employers may insure liability with private insurance companies.

Unemployment

(Employment Bill provides for severance benefit after 60 months of continuous employment, and up to 14 days paid sick leave per year.)

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Old Age, Disability, Death

First laws: 1923 (railroads), 1934 (commerce), 1936 (industry).
Current law: 1960. 1971 and 1975 (Rural workers and employers). 1991 (Equal urban and rural coverage under new Constitution.)
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 0.85 reais (On July 1, 1994 the real replaced the cruzeiro real. One new real equalled 2,750 old cruzeiros.)

Coverage

Employed persons in industry, commerce, and agriculture, domestic servants, and self-employed.
Special systems for public employees and military.

Source of Funds

Insured person: 8%, 9%, or 10% of earnings according to 3 wage levels.
Self-employed, 10% to 20% of earnings according to 10 wage levels and time spent at each wage level.
Employer: 20% of payroll.
Employers of domestic workers contribute 12% of payroll.
Government: Certain ear-marked taxes to defray deficits as well as contributions with respect to employees of state-owned enterprises.
Maximum earnings for employee contribution purposes: 582.86 reais. Minimum equals minimum wage. Employer contributions due on total payroll. Minimum wage was 70 reais a month as of September 1994. Above contributions also finance sickness and maternity benefits and family allowances.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women); age 50 if 15-25 years in various types of arduous employment. Requires a minimum of 5 years of contributions (beginning 1992 will rise 6 months per year until the minimum coverage reaches 15 years of contributions in the year 2012).
Length-of-service pension payable after 30 years' service; women qualify for actuarially-reduced benefit after 25 years of service.
Other special conditions for aircraft crews, journalists, veterans, and teachers. Retirement unnecessary. Payable abroad by reciprocal agreement.
Disability pension: Permanent incapacity for work. Minimum of 12 months of contribution.
Survivor pension: Deceased was pensioner, or paid contributions during last 12 months before death.
Means-tested allowance: Needy persons age 70 or disabled, with at least 1 year of covered employment or 5 years of work.

Old-Age Benefits

Old-age pension: 70% of average earnings in last 36 months plus 1% of average earnings for each year of contribution, up to 100% of average earnings.
Length-of-service pension: 70% of average earnings plus 6% per year after 30 years of coverage, up to maximum of 100% of earnings. Proportionally reduced benefits payable to women with 25 years of coverage.
Schedule of payments: 13 payments per year.
Minimum benefit: 100% of minimum wage.
Maximum benefit: 582.86 reais.
Adjustment: Pensions automatically adjusted to changes in consumer price index every May.
Means-tested allowances: 100% of minimum wage.

Permanent Disability Benefits

Disability pension: 80% of average earnings in last 36 months, plus 1% of average earnings for each 12 months of contribution.
Maximum benefit: 100% of average earnings.
Minimum benefit: 100% of minimum wage.
Schedule of payments: 13 payments per year.
Lump-sum grant payable if ineligible for pension.
Adjustment: Pensions automatically adjusted to changes in the consumer price index every May.
Means-tested allowances: 100% of minimum wage.

Survivor Benefits

Survivor pension: 80% of disability pension paid or payable to insured, plus 10% of pension for each dependent up to 2. Divided equally among eligible survivors.
Eligible survivors (in order of priority): Widow, widower, sons under age 18 or disabled, unmarried daughters under age 21 or disabled, designated person, mother, disabled father, brothers and sisters under age 21 or disabled, and unmarried under age 21 or disabled.
Schedule of payments: 13 payments per year.
Lump-sum grant if ineligible for survivor pension.
Adjustment: Pensions automatically adjusted to changes in the consumer price index every May.
Minimum benefit: 80% to 100% of minimum wage.
Funeral grant: Lump sum equal to funeral expense, in most cases.

Administrative Organization

Ministry of Social Security and Social Assistance (MPAS), general supervision.
National Social Security Institute (INSS), administration of benefits.

Sickness and Maternity

First laws: 1923 (railroads), 1934 (commerce), 1936 (industry).
Current laws: 1974 (maternity benefit) and 1976 (sickness and medical benefits). 1988 (maternity under new Constitution).
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons in industry, commerce, domestic servants, and self-employed. Special systems for students and public employees.

Source of Funds

Insured person: See pension contribution above.
Employer: Same, plus 0.3% of payroll to finance maternity cash benefits and maternity grant.
Government: Same.

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Qualifying Conditions

Sickness, maternity, and medical benefits: Contributions by insured worker during last 12 months. No minimum qualifying period for cash maternity benefits; for medical services, 3 months of contributions. Maternity grant requires 12 monthly contributions and insured person's earnings may not exceed 3 times minimum wage. Payable only once even if both parents are insured.

Sickness and Maternity Benefits

Sickness benefit: 80% of average earnings in last 36 months, plus 1% for each 12 months of contribution, up to 92% of average earnings. Payable after 15-day waiting period (during which employer is required to pay full wage).
Schedule of payments: 13 payments a year if insured has been in payment status for over 6 months.
Minimum benefit: 100% of minimum wage.
Maternity benefit: Full wage (less social security contributions) for 28 days before and 92 days after giving birth (if miscarriage, 2 weeks). Employers pay benefit directly and are then reimbursed by INSS.
Maternity grant: Lump sum of 25 percent of earnings of insured person.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients. Includes general and specialist care; hospitalization; medicines (patient shares in cost of some); maternity care; dental care; and necessary transportation. Duration: No limit.
Some medical and hospital services also provided insured persons in rural areas.) Pensioners receiving means-tested allowances also eligible for same medical and hospital services.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.
Wife or designated dependent of insured worker receives same maternity grant as insured woman.
Family of rural worker receives limited medical benefits.

Administrative Organization

Ministry of Health, general supervision.
Unified System of Health (SUS), administration of cash benefits.

Work Injury

First laws: 1919, 1944, and 1967.
Current law: 1991.
Type of program: Social insurance system.

Coverage

Employed persons. Special systems for public employees and military.

Source of Funds

Insured person: None.
Employer: Whole cost, through premiums of 1%-3% of payroll according to degree of risk.
Government: None.
Maximum earnings for contribution and benefit purposes: 582.86 reais.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
Permanent disability: Total loss of capacity to work.
Accident benefit (partial disability): Unable to do work of usual occupation but capable of doing some other work.

Temporary Disability Benefits

Temporary disability benefit: 92% of earnings on day of accident. Payable after 15-day waiting period (during which labor laws require employer to pay full wages) for duration of disability.
Schedule of payments: 13 monthly payments a year if insured has been in payment status for over 6 months.

Permanent Disability Benefits

Permanent disability pension: 100% of earnings on day of accident. Constant-attendance supplement: 25% of pension.
Accident benefit (partial disability): 30, 40, or 60% of earnings rate on day of accident.
Supplementary benefit: 20% of earnings rate on day of accident.
Schedule of payments: 13 payments per year.
Work-injury grant: Lump sum of a set amount.

Workers' Medical Benefits

Medical benefits: Medical and dental treatment, hospital treatment, medicines, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 100% of earnings of deceased on day of accident Divided equally among eligible survivors. Eligible survivors: Same as for ordinary survivor pensions.
Schedule of payments: 13 payments per year.
Death grant: Lump sum of a set amount.

Administrative Organization

Ministry of Social Security and Social Assistance (MPAS), general supervision.
National Social Secuity Institute (INSS), administration of cash benefits.

Unemployment

First law: 1965 (Compulsory savings program from the Length of Service Guaranty Fund).
Current laws: 1986 and 1990 (cash benefits).
Type of program: Social insurance system.
In addition, employees have access to blocked compulsory savings account to which employers contribute 8% of earnings. Beneficiary has access in the event of unemployment, marriage, retirement, and other contingencies.

Coverage

Employed persons.

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Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost (proceeds from various ear-marked taxes).

Qualifying Conditions

Unemployment benefit: 36 months of coverage in last 4 years. Unemployment not due to misconduct. Beneficiary must lack other resources to support self or family.

Unemployment Benefits

Unemployment benefit (means-tested): 50% of average earnings in last 3 months of employment, up to 3 times minimum wage.
Minimum benefit: 100% of minimum wage.
After 60-day waiting period, payable during 4 months in any 16-month period.

Administrative Organization

Ministry of Labor, general supervision.
Worker Assistance Fund, administration of program.

Family Allowances

First law: 1941 (large families only).
Current law: 1963.
Type of program: Employment-related system.

Coverage

Employees with 1 or more children.

Source of Funds

Insured person: See Old Age, Disability, Death, above.
Employer: See Old Age, Disability, Death, above.
Government: See Old Age, Disability, Death, above.

Qualifying Conditions

Family allowances: Child must be under age 14 or disabled. Parent must be currently working in job covered by social insurance or be pensioner or sickness benefit recipient. Not payable to persons earning over 3 times minimum wage. Payable to both parents if both insured.

Family Allowance Benefits

Family allowances: A set amount for each child. Payable monthly.

Administrative Organization

Ministry of Social Security and Social Assistance (MPAS), general supervision.

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Old Age, Disability, Death

First law: 1979
Current law: 1993
Type of program: Social insurance system.
Exchange rate: Uses U.S. currency.

Coverage

Employed and self-employed persons ages 16-65.

Source of Funds

Insured person: 3.25% of earnings. Self-employed, 6.5%.
Employer: 3.25%.
Government: None.
Maximum earnings for contribution and benefit purposes: $13,800 a year.

Qualifying Conditions

Old-age pension: Age 65 and 500 weeks of contribution. Reduced if 251-499 weeks).
Old-age grant: Age 65 and ineligible for periodic benefit, at least 49 weeks of contribution.
Disability pension or grant: Under age 65; permanent incapacity for any work. Qualifying conditions same as above.
Survivor pension: Widow age 40 or caring for a child under age 15 (18 if student).

Old-Age Benefits

Old-age pension: 30% of average covered earnings in best 3 consecutive years, increased by 1% of average covered earnings for every 50 weeks of contributions above 500 weeks.
Old-age grant: 6 times average weekly earnings for each 50 weeks of contribution over 50 and below 500 weeks.

Disability Benefits

Disability pension: Same as old-age pension.
Disability grant: Same as old-age grant.

Survivor Benefits

Survivor pension: Widow's benefit, 66-2/3 of worker's pension or prospective pension. Child's benefit 1/3 of spouse's benefit. 2/3 if full orphan.
Funeral grant: Depends on age at death. Under age 1, $200; 1-15 years of age, $1,000; over age 15, $1,500.

Administrative Organization

Ministry of Finance, general supervision.
Social Security Board, administration of program.

Sickness and Maternity

First law: 1979.
Current law: 1993
Type of program: Social insurance system. Cash benefits only.

Coverage

Employed and self-employed persons aged 16-65.

Source of Funds

Insured person: 0.75% (self-employed, 1.5%) of covered earnings.
Employer: Same.
Government: None.

Qualifying Conditions

Cash sickness benefits: 26 weeks of contributions, with 8 weeks of contribution in the last 13 weeks before illness.
Cash maternity benefits: 26 weeks of contribution with 20 weeks' contributions in the 39 weeks before confinement.
Maternity grant: Wife of insured worker.

Sickness and Maternity Benefits

Sickness benefit: 66 2/3% of average weekly covered earnings. Payable for up to 26 weeks.
Maternity benefit: 66 2/3% of average weekly covered earnings in 40 weeks prior to confinement, payable for up to 26 weeks, beginning no earlier than 6 weeks before confinement.
Maternity grant: $200

Administrative Organization

Ministry of Finance, general supervision.
Social Security Board, administration of program.

Work Injury

First and current law: 1994.
Type of program: Social insurance system.

Coverage

Same as old-age benefits.

Source of Funds

Insured person: None (except self-employed, 0.5% of earnings).
Employer: 0.5% of wages, up to $13,800.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability pension: 75% of average weekly covered earnings, payable for up to 36 weeks.

Permanent Disability Benefits

Permanent disability pension: Same as for temporary disability benefit, if permanent incapacity of 100%; proportionately reduced for partial disability (30% or more). A lump sum grant, dependent on degree of disability (1% or more).

Workers' Medical Benefits

Medical benefits: Hospitalization, general, specialist and nursing care. Also medicines, transportation artificial limbs, etc.

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Survivor Benefits

Survivor pension: 75% of worker's pension or prospective pension. Surviving spouse receives 1/2 of this amount, with remainder divided among other eligible survivors.
Funeral grant: $1,500.

Administrative Organization

Ministry of Finance, general supervision.
Social Security Board, administration of program.

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Old Age, Disability, Death

First law: 1924.
Current law: 1957.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 65.2 leva.

Coverage

Employees, self-employed persons, farmers, members of liberal professions, artists, and handicraft cooperatives.

Source of Funds

Insured person: Self-employed, 30% of earnings (20% for old age, survivors and disability, only).
Employer: 35% of payrol. (45% or 50% for unusually arduous and unhealthy work.)
Government: Pays contributions as employer, plus any deficit.
Above contributions also finance all other social security benefits, except unemployment insurance.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women). 25 years (men) or 20 years (women) of service; at age 65 (men) or 60 (women) proportionately reduced pension if at least 1/2 of period completed. Age and service requirements reduced for arduous and unhealthy occupations, teachers, military, handicapped, and mothers of 5 or more children. Not payable abroad unless reciprocal agreement.
Disability pension: Permanent or long incapacity for work incurred no later than 2 years after work termination; 5 years of service, or 3 years if age 20-25; none if under 20 and insured.
Survivor pension: Deceased had 5 years of service (3 if age 20-25), or was pensioner.
Social pension (income-tested): Over age 70, or totally disabled and over age 16. Unemployment more than 3 months because of liquidation of enterprise and over 57 (men) or 52 (women) and enough years of coverage to qualify for old-age pension.

Old-Age Benefits

Old-age pension: 55% of average earnings during highest 3 consecutive years in last 15 years. Increment of 2% of pension per year of service beyond qualifying period up to a maximum of 12%. (3% per year for teachers and up to 8% per year for certain occupations. Minimum, 40%.)
Pension and supplements limited to 3 times social pension.
Minimum pension: 115% of social pension.
Social pension: 866 leva a month (adjusted periodically for inflation; current increment for inflation, 430 leva).

Permanent Disability Benefits

Disability pension: Total disability, 55% of average earnings during last 12 months. Minimum, 70 leva a month.
Supplement for total disability (and old-age pensioners) requiring constant attendance: 75% of social pension. Minimum pension: 140% of social pension for total disability.
Increment of 5% of pension if 10-15 years of service, 10% if 15-20 years, or 15% if over 20 years. Increment of 25% if age 55 and 25 years of coverage (50 and 20 for women). Increment for inflation 430 leva.)
Partial disability (incapacity for usual but not all work): 25% to 40% of earnings.
Minimum pension: 35 leva a month.

Survivor Benefits

Survivor pension: 1 survivor, 50% of disability pension of insured; 2 survivors, 75%; 3 or more survivors, 100%.
Eligible survivors (if dependent on insured): Children, brothers and sisters, and grandchildren under age 18, (25 if female student, 27 if male student who has completed military service, no limit if disabled); aged or disabled parents or spouse; widowed parent caring for orphan under 16; and needy grandparents.
Minimum pension per survivor: 90% of social pension. Increment for inflation 430 leva.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision through General Directorate of Social Security.
Regional Directorates for Social Security, collection of contribution and payment of pensions.

Sickness and Maternity

First law: 1918.
Current laws: 1951, 1973.
Type of program: Social insurance for cash benefits and universal system for medical care.

Coverage

Cash benefits: Employees, farmers, members of liberal professions, and handicraft cooperatives. (if insured for all contingencies)
Medical care: All residents.

Source of Funds

Insured person: None.
Employer: See pension contributions above.
Government: Same. Also, entire cost of medical care.

Qualifying Conditions

Cash sickness and maternity benefits: 3 continuous months of employment immediately before claim (none if under age 18 or in case of maternity).
Medical care: Residence in country (no other conditions).

Sickness and Maternity Benefits

Sickness benefit: During first 15 days, 70% of earnings, if 3 months to 10 years of continuous work, 80% if 10-15 years, or 90% if over 15 years. Thereafter, rates increased by 10% of earnings but not to more than 90%. Payable from 1st day for duration of sickness.
Maternity benefit: 100% of earnings for 4-6 months, depending on number of other children in family. Additional leave, paid at level of national minimum wage, for first three children until child is 2 years old, and for fourth and subsequent children, until child is 26 months old. May be followed by leave without pay until child reaches age 3.

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Payable under certain circumstances to father or grandparent, if mother agrees.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of national health service. General and specialist care in health centers, outpatient departments of hospitals, or home; hospitalization; prescribed medicines; dental care; and necessary appliances. Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.
Funeral grant: 80 leva plus 1 national minimum wage.

Administrative Organization

Ministry of Health, administration of medical services through national health service (independently of social insurance).
Ministry of Labor and Social Welfare, general supervision of cash benefits. Employers pay cash benefits of own employees and deduct from contributions due.

Work Injury

First law: 1924.
Current laws: 1951 (short-term benefits) and 1957 (pensions).
Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None. If accident is employee's fault, employee pays short-term cash benefit and contributes 50% of work injury pension.
Employer: See pension contributions above.
Government: Same. Also, entire cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 90% of earnings.
Payable from 1st day of incapacity until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: Total disability (disabled for all work), 70% of earnings, Minimum, 150% of social pension.
For total disability requiring constant attendance: supplement of 75% of social pension. Increment for inflation, 430 leva. May be paid along with other pension (more favorable one in full amount and the other in half).
Partial disability (incapacity for usual but not all work): 35% or 55% of earnings, depending upon degree.

Workers' Medical Benefits

Medical benefits: Provided under national health service.

Survivor Benefits

Survivor pension: 1 survivor, 50% of work injury disability pension of insured; 2 survivors, 75%; 3 or more survivors, 100%.
Eligible survivors (if dependent on insured): Children, brothers and sisters, and grandchildren age 18 and under with disabled parents (25 if female student, 27 if male; no limit if disabled); aged or disabled parents or spouse; parent or widow caring for orphan; and needy grandparents.
Minimum pension: 90% of social pension.
Funeral grant: 120 leva and 1 national minimum wage.

Administrative Organization

Committee for Labor and Social Welfare, general supervision.
Payment through regional directorates.

Unemployment

First law: 1925.
Current law: 1989.
Type of program: Compulsory insurance system.

Coverage

Employed persons; graduate of vocational schools and schools of higher education.

Source of Funds

Insured person: None.
Employer: 7% of payroll.
Government: Covers cost of benefits for unemployed government workers and graduates of vocational schools of higher education (also family allowances for latter).

Qualifying Conditions

Unemployment benefit: 6 months of employment in last year (except for recent qualified graduates).
Unemployment not due to voluntary leaving, dismissal for misconduct, refusal of suitable offer, transfer, or training.
Registration at employment offices 7 days after dismissal.

Unemployment Benefits

Unemployment benefit: For full-time employment 60% of average earnings during last 6 months of which contributions have been paid, not less than 90% and not more than 140% of the minimum national wage. For part-time employment proportionately reduced benefit. Increment for inflation. Different increments if taking courses in vocational training or taking care of two or more children. Duration depends on age and length of coverage: up to 5 years regardless of age, 6 months; more than 5 years and up to age 40, 7 months; more than 5 years and above age 40, 8 months; 10 years and above age 45, 9 months; more than 20 and above age 51 (men), 10 months, (women), 12 months; 25 years and over age 56 (men), 12 months.

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Payable from first day of unemployment if registered within 7 days after dismissal; otherwise from date of registration.
Persons graduating from higher education and not employed within 1 month after graduation, 80% of national minimum wage for not more than 6 months; persons graduating from vocational schools and not employed within three months after registration, 80% of minimum wage for 3 months. Eligible also after completion of statutory military service.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision through National Employment Service. Payment through regional employment offices.

Family Allowances

First law: 1942.
Current law: 1968.
Type of program: Employment-related system.

Coverage

Employees, members of liberal professions, handicraft cooperatives, collective farmers, and social insurance beneficiaries with 1 or more children. Special systems for students and single mothers, and families of military.

Source of Funds

Insured person: See pension contribution, above.
Employer: See pension contribution, above.
Government: Same.

Qualifying Conditions

Family allowances: Child must be under age 16 (or 18 if student)

Family Allowance Benefits

Family allowances: 15 leva a month for 1st child (20 leva if single mother); 60 leva for 2 children; 115 leva for 3; additional 15 leva for 4th and each other child. Benefits doubled for handicapped children. Additional payments to single mother.
Birth grants: 1 minimum wage on birth of 1st child, 2 times minimum wage for 2nd, 5 times minimum wage for 3rd, and 1 minimum wage on birth of 4th and each additional child. Inflation increment of 357 leva for each child.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision of program through General Directorate for Social Insurance.
Employers pay allowances to own employees and deduct payments from contributions due; schools pay students; Peoples' Councils pay single mothers.

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Old Age, Disability, Death

First law: 1960.
Current law: 1972.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 536 CFA francs.

Coverage

Employed persons, technical students, and apprentices.
Exclusions: Temporary workers, and temporarily employed aliens covered in another country.
Special system for public employees.
Voluntary insurance available to self-employed persons who were previously covered as employed persons.

Source of Funds

Insured person: 4.5% of earnings.
Employer: 4.5% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 200,000 francs a month.

Qualifying Conditions

Old-age pension: Age 55 (or 50 if *prematurely aged*, 53 if civil servant). 180 months of insurance.
Retirement from gainful employment necessary.
Payable abroad.
Disability pension: Permanent loss of 2/3 of earning capacity for any work. 5 years of insurance, including 6 months in last year. (No minimum qualifying period if nonoccupational accident ; if occupational accident, see Work Injury.)
Survivor pension: Deceased met old-age or disability pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 20% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1.33% for every 12 months of insurance in excess of 180 months.
Minimum pension: 60% of national minimum wage; maximum, 80% of insured's average monthly earnings.
Child's supplement: See family allowances below.
Old-age settlement: Lump sum equal to 1 month's regular pension for every 6 months of insurance, payable to retired workers at age 55 if ineligible for pension.
Adjustment: Pensions adjusted to cost-of-living changes.

Permanent Disability Benefits

Disability pension: 20% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1.33% for every 12 months of insurance in excess of 180 months (years under age 55 at time of claim credited as 6-month periods).
Minimum pension, 60% of national minimum wage; maximum, 80% of insured's average monthly earnings.
Child's supplement: See family allowances below.
Constant-attendance supplement: 50% of pension.
Adjustment: Pensions adjusted to cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured. Payable to widow married to deceased at least 1 year or caring for child or pregnant. Also payable to dependent disabled widower.
Orphans: 25% of pension of insured for each orphan under age 14 (18 if apprentice, 21 if student or disabled); 40% for each full orphan. Maximum survivor pension: 100% of pension of insured.
Survivor settlement: Lump sum equal to 1 month's old-age pension for every 6 months of insurance, payable to survivors if deceased did not meet qualifying conditions.
Adjustment: Pensions adjusted to cost-of-living changes.

Administrative Organization

Ministry of Labor, technical supervision.
Ministry of Finance, financial supervision.
Ministry of Economic Development, administrative supervision.
National Social Security Fund, administration of program; managed by quadripartite board and director.

Sickness and Maternity

First law: 1952.
Current law: 1972.
Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.
Employer: See family allowance contributions below.
Government: None.

Qualifying Conditions

Maternity benefits: 3 months of insured employment.

Sickness and Maternity Benefits

Maternity benefit: 100% of earnings (portion up to contribution ceiling paid by Social Security Fund, earnings above ceiling paid by employer). Payable for 14 weeks, including at least 2 weeks before confinement (may be extended up to 3 additional weeks if complications).

Workers' Medical Benefits

Medical benefits: Working women receive free medical care during pregnancy and confinement. (Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below. Spouse of insured receives same medical benefits as insured woman.

Administrative Organization

Ministry of Labor, technical supervision.
Ministry of Finance, financial supervision.

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Ministry of Economic Development, administrative supervision.
National Social Security Fund, administration of contributions and benefits.

Work Injury

First law: 1932.
Current law: 1972.
Type of program: Social insurance system.

Coverage

Employed persons (including temporary workers), members of cooperatives, technical students, apprentices, and casual workers).

Source of Funds

Insured person: None.
Employer: 2.5% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 200,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of average daily earnings. Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of average earnings, if totally disabled.
For partial disability, pension proportionate to degree of incapacity.
Lump sum of 3 years' proportionate pension payable if less than 15% disability.
Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and dental care, hospitalization, medicines, X-rays, laboratory services, rehabilitation, retraining, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured. Payable to widow or dependent disabled widower.
Orphans: 10% of earnings for each orphan under age 14 (18 if apprentice, 21 if student or disabled); 30% for each full orphan.
Dependent parents and grandparents: 10% of earnings each.
Maximum survivor pensions: 85% of earnings.
Funeral grant: 15 days' covered earnings of insured.

Administrative Organization

Ministry of Labor, general supervision.
Ministry of Finance, financial supervision.
Ministry of Economic Development, administrative supervision.
National Social Security Fund, administration of contributions and benefits.

Family Allowances

First law: 1955.
Current law: 1972.
Type of program: Employment-related system.

Coverage

Employees (including temporary workers) and social insurance beneficiaries with 1 or more children.
Special system for public employees.

Source of Funds

Insured person: None.
Employer: 11.5% of payroll.
Government: Any deficit.
Maximum earnings for contribution purposes: 200,000 francs a month.
Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice, 21 if student or disabled).
Parent must have had 3 months of employment. Payable also to guardian. Payable to pensioners.
Family and prenatal allowances subject to medical care prescribed for mother and child.

Family Allowance Benefits

Family allowances: 1,000 francs a month for each child through the 6th.
Prenatal allowance: 350 francs a month for 9 months (paid in 3 installments).
Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor, technical supervision.
Ministry of Finance, financial supervision.
Ministry of Economic Development, administrative supervision.
National Social Security Fund, administration of program.

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Old Age, Disability, Death

First law: 1956.
Current law: 1990.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 245 francs.

Coverage

Employed persons. Special system for public employees.
Exclusion: Casual or temporary labor.

Source of Funds

Insured person: 3% of earnings (4% under arduous conditions).
Employer: 5.5% of payroll (6.5% under arduous conditions).
Government: None.
Maximum earnings for contribution and benefit purposes: 80,000 francs a month.

Qualifying Conditions

Old-age pension: Age 55 (or age 50 if *prematurely aged*; age 45 if working under particularly stressful and arduous conditions).
15 years of insurance. Retirement unnecessary.
Disability pension: Loss of 2/3 of earning capacity. 3 years of insurance, including 6 months of contribution during last 12 months. (No minimum qualifying period if nonoccupational accident.)
Survivor pension: Deceased met pension requirements, was pensioner, or had 180 months of insurance at death.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings during last 3 or 5 years (whichever is most favorable), plus 2% for every 12 months of insurance beyond 180 months. Minimum pension: 60% of highest legal minimum wage; maximum, 80% of average earnings.
Old-age settlement: Lump sum equal to average monthly earnings times number of years (units of 12 months) of contribution.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings during last 3 or 5 years (most favorable), plus 2% for every 12 months of insurance beyond 180 months.
Minimum pension: 60% of highest minimum wage; maximum, 80% of average earnings. (In computing the benefit, the pensioner is given 6 months' credit for every year disability onset precedes normal retirement age.)
Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor pension: 50% of pension of insured to widow caring for child or pregnant, if married at least 1 year prior to death of insured. Also payable to widower if marriage lasted at least 1 year. Orphans: 25% of earnings of insured for each orphan under age 16 (18 if apprentice, 21 if student, no limit if disabled); 40% for each full orphan. Dependent parents and grandparents: Each receives 25% of earnings of insured.
Maximum survivor pension: 100% of pension of insured.
Survivor settlement: Lump sum, calculated as a percentage of the old-age pension the deceased could have claimed if he/she had been of pensionable age at time of death.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
National Social Security Institute, administration of program; managed by tripartite board and director.

Sickness and Maternity

1966 labor code requires employer to pay 2/3 of wages to workers for up to 3 months illness per calendar year and to provide medical care for workers and their dependents. Code also requires employers to pay 50% of wages during maternity leave of up to 12 weeks (14 weeks if complications), including 6 weeks minimum after confinement, if the woman has 6 months' service during year preceding confinement.
1980 law provides for medical benefits for public employees and members of the Armed Forces.
1984 provision established medical assistance program to provide medical, surgical, maternity, hospitalization, dental, and pharmaceutical services to low-income population.

Work Injury

First law: 1949.
Current law: 1990.
Type of program: Social insurance system.

Coverage

Employed persons, apprentices, trainees, and technical students.

Source of Funds

Insured person: None.
Employer: 2% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 80,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of earnings; minimum benefit, regional minimum wage.
Payable from the 31st day after the date of the accident.

Permanent Disability Benefits

Permanent disability pension: 100% of average monthly earnings if totally disabled.
Partial disability: Percent of full pension proportionate to degree of incapacity if 15% or more disabled. Lump sum of 3 years' proportionate pension if less than 15% disabled.
Constant-attendance supplement: 50% of pension.

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Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, laboratory services, drugs, dental care, transportation, appliances, rehabilitation, prescription glasses, physical therapy, and retraining.

Survivor Benefits

Survivor pension: 50% of earnings of insured. Payable to widow or widower. Lump sum of 6 months' pension paid to widow or widower who remarries.
Orphans: 20% of earnings of insured for each orphan under age 16 (21 if student, no limit if disabled); 40% for each full orphan.
Dependent parents and grandparents: 20% of earnings of insured for each.
Maximum survivor pensions: 100% of pension insured would have received if totally disabled.
Funeral grant: Lump sum equal to 30 times average daily earnings.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
National Social Security Institute, administration of contributions and benefits.
Medical services provided by the Institute and governmental or approved private medical institutions.

Family Allowances

First law: 1971.
Current law: 1977.
Type of program: Employment-related system.

Coverage

Employed persons and apprentices, if they have dependent wife and 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.
Employer: Whole cost.
Government: None.

Qualifying Conditions

Family allowances: Child must be unmarried and under age 16 (21 if student or apprentice, no limit if disabled).
Wife must not be engaged in paid employment.
Parent must be working at least 4 hours a day.

Family Allowance Benefits

Family allowances: Specified monthly payments for wife and for each child. (Reduced by half if beneficiary works less than 4 hours a day.)

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
Individual employers pay benefits directly to workers.

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Old Age, Disability, Death

First law: 1969.
Current law: 1984, 1990.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 536 CFA francs.

Coverage

Employed persons. Voluntary coverage available.
Special system for public employees.

Source of Funds

Insured person: 2.8% of earnings.
Employer: 4.2% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 300,000 francs a month.

Qualifying Conditions

Old-age pension: Age 60 (or early retirement at age 50) with 20 years of insurance and 180 months of contribution, including 60 in last 10 years. Retirement necessary.
Not payable abroad, unless reciprocal agreement.
Disability pension: Loss of 2/3 of earning capacity; 5 years of insurance, and at least 6 months of contribution in last year.
No contribution required if disability caused by a non-work-related accident.
Survivor pension: Deceased was pensioner or met pension requirements at death.
Old-age grant: 60 years (or 50 years in case of early retirement) at least 12 months of contributions.
Survivor grant: deceased satisfied requirements for old-age grant.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1% for every year of contributions beyond 180 months.
Minimum pension: 50% of minimum wage in Zone 1 of the insured's *activity sector*; maximum, 80% of minimum wage.
Old-age settlement: Lump sum equal to insured's average monthly earnings times the number of years of coverage (counting 12-month periods).
Constant-attendance supplement: 40% of pension.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1% for every 12 months of contributions beyond 180. (Years under age 60 at time of claim credited as 6-month periods.)
Constant-attendance supplement: 40% of pension.

Survivor Benefits

Survivor pension: 50% of old-age pension payable to all legitimate, non-divorced spouses of any age. Orphans: 15% of pension of insured for each orphan, 25% if full orphan.
Dependent parents: 10% of pension of insured.
Pension divided equally among other relatives when no survivors in the above-mentioned categories.
Maximum survivor pension: 100% of pension of insured.
Survivor settlement: Lump sum of 1 month's pension for each 6 months of contribution by insured.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
National Social Insurance Fund, administration of program; managed by tripartite council and director-general.
Ministries of Finance and of Public Functions, administration of pension branches and that which concerns state agencies that are relevant to the Labor Code.

Sickness and Maternity

First law: 1956.
Current law: 1967.
Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.
Employer: See family allowance contributions below.
Government: None.
Maximum earnings for contribution purposes: 300,000 francs a month.

Qualifying Conditions

Maternity benefits: 6 months of consecutive employment, subject to insurance in force at date of confinement.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Labor code requires employers to provide some paid sick leave.)
Maternity benefit: 100% of earnings. Payable during 4 weeks before and 10 weeks after confinement (may be extended up to 6 additional weeks if complications).

Workers' Medical Benefits

Medical benefits: Working women and spouses of insured, receive 1,400 francs toward expenses in connection with child birth and 200 francs for each prenatal examination and child's pediatric examination during first 6 months. (Some free medical care provided under 1962 law by government health facilities. Labor code also requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See benefits under Family Allowances, below.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
National Social Insurance Fund, administration of program.

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Work Injury

First law: 1944.
Current law: 1977.
Type of program: Social insurance system.

Coverage

Employed persons (except public employees), apprentices, seafarers, technical students, and persons in training.
Voluntary coverage available for self-employed.

Source of Funds

Insured person: None.
Employer: 1.75%, 2.5%, or 5% of payroll, according to risk in industry.
Government: None.

Qualifying Conditions

Work-Injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit : 66% of earnings.
Maximum earnings for benefit purposes, 17,933 francs a day.
Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 85% of average earnings. Maximum and minimum earnings for benefit purposes, 537,994 francs and 24,075 francs a month.
Constant-attendance supplement: annual benefit, based on the first salary level and the zone of the activity sector where the victim is recovering.
Partial disability: If disability is at least 20%, the pension is proportionate to the degree of incapacity; if disability is less than 20%, a lump sum equal to 10 years' partial pension is paid.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, x-rays, laboratory services, and rehabilitation.

Survivor Benefits

Survivor pension: 85% of average earnings of insured.
Pension divided among the following eligible survivors, according to schedule in law: Surviving spouse, children under age 14 (18 if apprentice, 21 if student or disabled), dependent parents.
Funeral grant: Cost of burial.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
National Social Insurance Fund, administration of program.

Family Allowances

First law: 1956.
Current law: 1967.
Type of program: Employment-related system.

Coverage

Employed persons with 1 or more children. Special systems for apprentices with families. Exclusion: Self-employed.

Source of Funds

Insured person: None.
Employer: 7% of payroll (5.65% in agriculture, 3.7% for private schools).
Government: None.
Maximum earnings for contribution purposes: 300,000 francs a month since the end of July 1989.
Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice, 21 if student or disabled).
Parent must be working 18 days or 120 hours a month (payments continued during incapacity from industrial accident, during 6 months of illness, regular leave, 3 months of involuntary unemployment, 14 weeks of maternity leave, and 3 months for widow of beneficiary).
Prenatal allowance and birth grant: Prescribed medical examinations.

Family Allowance Benefits

Family allowances:1,800 francs a month for each child (paid every quarter).
Prenatal allowance: 1,800 francs a month for 9 months (paid in 2 installments).
Birth grant: 21,600 francs for each birth.
Some child health and welfare services also provided mother and child.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
National Social Insurance Fund, administration of program.

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Old Age, Disability, Death

First laws: 1927 (old-age assistance), 1937 (blind assistance), and 1955 (disability assistance).
Current laws: 1951 (universal pension), 1965 (earnings-related pension), and 1966 (income-tested supplements).
Type of program: Dual universal pension and social insurance system.
Exchange rate: U.S.$1.00 equals 1.38 Canadian dollars (C$).

Coverage

Universal pension: All residents, but subject to recovery for high income earners.
Earnings-related pension: Employees and self-employed persons (unless earnings below C$3,400 a year, as adjusted to industrial wage index).
Exclusions: Casual employment, brief agricultural employment.
Provinces may contract-out all employment within their borders from social insurance program, if they establish comparable programs.
Quebec pension plan similar to Federal plan; benefits portable between the two plans.

Source of Funds

Insured person: Universal pension, none. Earnings-related pension, 2.7% (employees) or 5.4% (self-employed) of earnings.
Employer: Universal pension, none.
Earnings-related pension, 2.7% of payroll.
Government: Universal pension, whole cost. Also whole cost of income-tested benefits.
Minimum earnings for benefit and contribution purposes: C$3,400 a year.
Maximum: C$34,900 a year. (Earnings limit adjusted based on increase in the average industrial wage. Contributions not payable on first 10% of ceiling, reduced to nearest C$100).

Qualifying Conditions

Old-age pension: Universal pension: Age 65 and 10 years residence in Canada. Earned at rate of 1/40th of maximum pension for each year of residence in Canada after age 18, up to maximum of 40 years. Benefits are subject to recovery from high income earners. Retirement not necessary. Payable abroad if beneficiary resided in Canada for 20 years or more after age 18.
Earnings-related pension: Age 65 (60-64 with 0.5% reduction per month; partial or complete cessation of work required). Must have made at least 1 year of contribution.
Disability pension: No universal pension.
Earnings-related pension: Under age 60, severe and prolonged incapacity for substantial gainful activity; age 60-64, inability to perform usual employment.
Contributions in 2 of the last 3 years; 5 of the last 10 years; or 1/2 the contribution years (at least 3) immediately preceding incapacity, whichever is more favorable. Maximum: C$854.74.
Survivor pension: No universal pension.
Earnings-related pension: Contributions during the lesser of 10 years or 1/2 of the years in which contributions could have been made (but not less than 3 years). All pensions payable abroad.

Old-Age Benefits

Old-age pension: Universal pension, C$381.60 a month.
Income-tested supplement, amount raising pension to maximum of C$835.09 for single person, C$1,353.98 for couple, in combination with universal pension.
Earnings-related pension (in addition to above), 25% of average covered earnings. A maximum of 15% of low-income years may be disregarded, plus years in which the worker was caring for a child under age 7. Increment of 0.5% of pension per month of deferral until age 70. Maximum pension: C$713.19 a month.
Pension credits accumulated by both spouses may be divided equally if marriage ends after 1 or more years.
Recorded earnings revalued for changes in national average wages.
Income-tested pension for old-age pensioner's spouse age 60-64. Maximum: C$676.97 a month.
(Assistance available under federal-provincial program for needy aged persons not eligible for regular benefits. 6 provinces and 2 territories have guaranteed income plans to assist low-income pensioners.)
Adjustment: Automatic adjustment for changes in consumer price index, quarterly for universal pension and annually for earnings-related pension.

Permanent Disability Benefits

Disability pension: No universal pension.
Earnings-related pension: C$318.26 a month, plus 75% of retirement pension. Recorded earnings revalued for changes in national average wages.
Maximum pension: C$853.15 a month.
Child's supplement: C$161.27 a month (C$50.95 in Quebec) for each child below age 18, age 25 if student.
(Assistance available under federal-provincial program for needy disabled persons not eligible for regular benefits.)
Adjustment: Automatic annual adjustment of all benefits for changes in consumer price index.

Survivor Benefits

Survivor pension: No universal pension. (Survivor age 65 or over receives universal old-age pension and, if age 60-64, income-tested supplement in own right, regardless of when spouse dies.)
Earnings-related pension: 60% of retirement pension, computed as if the deceased had reached age 65, payable to widow or widower if age 65 or over, up to maximum C$427.91 a month (same in Quebec). If under age 45 and neither disabled nor caring for a child, C$81.52; under age 45, not disabled but caring for child, C$295.51; disabled, 318.26; aged 55-65, C$399.59; (Quebec maximum: age 55-64, C$399.85; age under 55, C$312.33), plus 37.5% of retirement pension.
Maximum pension: C$372.11 a month (Quebec: age 55-64, C$667.04; Under age 55, C$585.71).
Orphans: C$161.27 a month for each orphan below age 18 (25 if student, no limit if disabled). (Quebec, C$50.95 each for all children.)
Death benefit: 6 months' retirement pension.
Maximum benefit, lump sum equal to 10% of earnings ceiling (C$3,490 as of January 1995).

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Adjustment: Automatic annual adjustment of benefits for increases in price index.
(Assistance available under federal-provincial program for needy survivors not eligible for regular benefits.)

Administrative Organization

Department of Human Resources Development, administration of universal and earnings-related pensions and income-tested supplements, through district and local offices.
Department of National Revenue, collection of contributions for earnings-related pensions. Quebec Department of Revenue and Quebec Pension Board, administration of earnings-related pension program in Quebec.

Sickness and Maternity

National laws: Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act, 1977; Canada Health Act, 1984.
Enabling laws in all 10 provinces and 2 territories conform to federal standards.
Provision for provincial administering authorities to pay providers for virtually all costs of medically required hospital and physicians' services.
Type of program: Dual compulsory insurance (cash benefits) and universal (medical care) systems.

Coverage

All residents satisfying federal and provincial criteria for eligibility and insured status. (Virtually entire eligible population covered.)
Coverage portable from province to province, and for emergency care anywhere in the world. In the latter case, payment is limited to the rate payable in the person's home province.
Special provisions for certain groups, including members of the Armed Forces and other special groups.

Source of Funds

Insured person: Flat amount in Alberta and British Columbia. None in other provinces.
Employer: Varies by province (1.5%-3.75%) in Newfoundland, Quebec, Ontario and Manitoba. Optional amounts elsewhere determined by union contracts.
Government: Bulk of costs met from provincial general revenues. Federal government makes contributions to provinces through block grants, part of which are conditional on provinces meeting federal program requirements as set out in the Canada Health Act.

Qualifying Conditions

Hospitalization and medical benefits: Generally, 3 months' residence in province required to be insured when moving from another province which continues coverage during this waiting period. In Alberta and British Columbia, payment of premiums is an additional condition, but such payment can not be linked to entitlement to service.
Cash sickness and maternity benefits: Paid under unemployment insurance (see below).

Sickness and Maternity Benefits

Sickness and maternity benefits: See unemployment benefit below.

Workers' Medical Benefits

Hospital and medical benefits: Paid directly by provincial authorities according to predetermined formulas and agreed fee schedules. Hospital benefits include standard ward care, necessary nursing, pharmaceuticals, and diagnostic and therapeutic services. Medical benefits include general medical and maternity care; surgical, specialist, and laboratory services.
Other benefits include oral surgery if required and performed in an approved hospital and, in some provinces, services of osteopaths, chiropractors, optometrists, dental care for children, prosthetics and prescribed drugs, etc. Some cost sharing may be required in such cases.
Welfare recipients and persons over age 65 eligible for free drugs and, in some provinces, for eyeglasses, subsidized nursing-home care, and dental care.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Department of National Health and Welfare administers national programs, monitors provincial compliance with conditions of national legislation and provides provinces with technical, consultative, and coordinating services.
Provincial authorities administer their health insurance plans, establish resident eligibility status, assess hospital and medical claims, pay providers, and monitor all aspects of programs.
Providers are usually autonomous general and emergency hospitals, other specialized institutions, and doctors and allied practitioners in entrepreneurial practice.

Work Injury

First and current Provincial laws:
Alberta, 1918 and 1992.
British Columbia, 1916 and 1990.
Manitoba, 1916 and 1991.
New Brunswick, 1918 and 1990.
Newfoundland, 1908 and 1993.
Northwest Territories, 1989.
Nova Scotia, 1915 and 1992.
Ontario, 1914 and 1990.
Prince Edward Island, 1949 and 1988.
Quebec, 1908 and 1992.
Saskatchewan, 1911 and 1991.
Yukon Territory, 1993.
Type of program: Compulsory insurance with public carrier (Provincial programs).

Coverage

Employees in industry and commerce (some differences among provinces). Common exclusions: Domestics, professional athletes, and sports clubs.

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Special systems for merchant seamen and Federal civil servants.

Source of Funds

Insured person: None.
Employer: Whole cost, through contributions varying by industry according to risk (large firms in some provinces may self-insure).
Government: None.
Maximum earnings for benefit purposes: C$27,000-C$52,500 a year, according to province.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 90% of net earnings in six provinces (75% of gross earnings in British Columbia, Nova Scotia, Prince Edward Island, and Yukon Territory; Newfoundland and New Brunswick have a two-tiered system with benefit rates starting at 75%-80% of net earnings and rising to as much as 80%-85% of net earnings).
Minimum, C$0-C$317.77 a week, according to province. Payable from day after onset of disability for duration of disability in most provinces (3-day waiting period in Nova Scotia).

Permanent Disability Benefits

Permanent disability pension: Varies, according to temporary benefit. Maximum, C$1,687.50-C$3,162.50 a month, according to province, with lump sums payable in some provinces (maximum of C$93,730 in Manitoba). In most provinces the pension is either 75% or 90% of the worker's earnings.
Partial disability: Proportion of full pension corresponding to impairment of earning capacity (converted to lump sum if impairment 10% or less in some cases).

Workers' Medical Benefits

Medical benefits: Medical, surgical, nursing, and hospital services, medicines, and appliances, in all provinces.

Survivor Benefits

Survivor pension: C$550-C$3,153.84 a month, plus lump sum of C$500-C$139,500, according to province (in British Columbia, Alberta, New Brunswick, Saskatchewan, Manitoba, Ontario, Newfoundland, and Quebec, pension is percentage, either 75% or 90%, of deceased worker's earnings). Payable to widow or widower.
Orphans: Either monthly flat-rate pensions slightly higher than for children residing with a parent, or a percentage of the deceased's wages, according to province. Other dependents (if no spouse or orphan): Reasonable sum proportionate to pecuniary loss.
Funeral grant: C$900-C$6,000, according to province.

Administrative Organization

Workers' Compensation Board in each province (Commission in Quebec and Newfoundland), fixing and collection of assessments, management of accident fund, award and payment of benefits, rehabilitation and adaptive services.

Unemployment

First law: 1940 (1935 law declared unconstitutional).
Current law: 1971 (last amended 1993).
Type of program: Social insurance system.

Coverage

All wage and salary earners, including federal government employees; also, self-employed fishermen. Voluntary coverage for provincial government employees with consent of provincial government. Exclusions: All other self-employed persons, and workers earning less than C$163 a week and working less than 15 hours a week for the same employer; casual workers.

Source of Funds

Insured person: 3% of insured earnings.
Employer: 1.4 times insured person's rate.
Government: None.
Maximum insured earnings: C$815 a week in 1995; minimum, C$163 (20% of maximum) or less if employed 15 hours a week for same employer.

Qualifying Conditions

Unemployment benefit: Varies, depending on unemployment rate of region, from 10-20 weeks in covered employment during last year. Employment minimum: 15 hours a week. Registered, able, willing, and available to work; unable to obtain suitable employment, or unable to work because of sickness, maternity, or providing parental care. If unemployment due to voluntary leaving without just cause or due to misconduct the disqualification is indefinite, and applies until worker requalifies for the benefit.
In the event of refusal of suitable offer employment, or failure to undergo training, disqualification from 7 to 12 weeks and a reduction of benefits to 50% of insured wages; if unemployment due to labor dispute, imprisonment, or residence outside Canada, disentitlement for as long as condition exists.

Unemployment Benefits

Unemployment benefit: 55% of previous average insured earnings. Maximum, C$448 a week. Payable after 2-week waiting period for up to 50 weeks depending on claimant's employment history and regional unemployment rates; payable up to 15 weeks for loss of earnings due to sickness or maternity, or 10 weeks for parental care.

Administrative Organization

Federal Minister of Employment and Immigration, general supervision.
Canada Employment and Immigration Commission, with tripartite membership, administration of program through its regional and local offices.

Family Allowances

First and current laws: 1992 Federal Budget; replaces the previous system of benefits under the Family Allowance Act and the Income Tax Act.

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Type of program: Refundable tax credit.

Coverage

All residents with 1 or more children.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 18. Benefits decline as family net income increases.
An earned-income supplement is available only to low-income families that are in the work force.

Child Tax Benefit

Child Tax Benefit: A basic benefit of C$1,020 per year is payable for each qualified child, plus an additional C$75 for the third and each additional child. The benefit is reduced at the rate of 5% of family net income in excess of C$25,921 for families of 2 or more children, and at 2.5% for single child families.
An earned-income supplement provides additional support for low-income working parents. The supplement increases at a rate of 8% of annual earnings up to a maximum of C$500; It is reduced at a rate of 10% of family income over C$20,921.
Families not claiming a tax deduction for child care receive an additional C$213 per year for each child under age 7.
Benefits are paid monthly based on total family income during previous years.

Administrative Organization

Department of Revenue, determines eligibility for Child Tax Benefits and administers the program.

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Old Age, Disability, Death

First law: 1957.
Current law: 1983.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 80.64 escudos.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: 4% of earnings.
Employer: 3% of payroll.
Government: None.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women) with 36 months of contributions.
Disability pension: Loss of 1/3 of salary or wage, or 2/3 disabled, and 36 months of contributions. Payable abroad.
Survivor pension: Age 65 (men) or 60 (women); children with some physical or mental incapacity. Temporary 12-month survivor pension for able-bodied but unemployed if widow under age 60, widower under age 65, or child under age 18.

Old-Age Benefits

Old-age pension: 20% of average earnings (based on 36 highest paid months in last 5 years) plus 1.5% for each year of coverage, up to a maximum of 85% of earnings.
Minimum pension: 4,200 escudos a month.

Permanent Disability Benefits

Disability pension: Same as old-age pension.
Minimum pension: 4,200 escudos a month.
Maximum pension, 85% of average earnings.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow or widower. Orphans: 25% of pension of insured for each child under 18. Full orphan: 50% of pension of insured for each child under 18.
Maximum survivor pension: 100% of pension of insured.
Funeral grant: Payable under family allowance program below.

Administrative Organization

Ministry of Labor, Youth and Social Action, general supervision.
National Institute of Social Security, general administration.

Sickness and Maternity

First law: 1976.
Current law: 1983.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: 3% of earnings.
Employer: 2% of payroll.
Government: None.

Qualifying Conditions

Cash sickness and maternity benefits: No qualifying period.
Medical benefits: No qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 70% of most recent earnings or of average earnings during last 6 months, whichever is higher.
Payable for up to 36 months.
Employer pays 100% of earnings for first 3 days and 30% for 4th - 90th days.
Maternity benefit: 90% of last salary or of average earnings in last 6 months, whichever is higher. Payable for 30 days.
Nursing allowance: 900 escudos a month for 6 months (payable under family allowance program below).

Workers' Medical Benefits

Medical benefits: General and specialist care, hospitalization, house calls, medicines, and partial dental care.
75% of the cost of pharmaceuticals; 100% if pensioner or dependent. Reimbursement for transportation and living expenses if treatment away from home: insured and dependents, 900 escudos daily; pensioners and dependents, total cost.
Partial payment (up to 75% of cost) for prosthetic devices and appliances.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Health, general supervision.
National Health Service, general administration.

Work Injury

First law: 1960.
Current law: 1978.
Type of program: Social insurance system.

Coverage

Employed persons, tenant farmers and sharecroppers, certain volunteer workers, members of cooperative enterprises, apprentices, and other on-the-job trainees.
Special program for government workers.

Source of Funds

Insured person: None.
Employer: 2% of payroll for service workers, 6% of payroll for all other workers; for domestic servants, 50 escudos a month (full time) or 30 escudos a month (part time).
Government: Original capitalization of program.
Maximum earnings for contribution purposes: 300 escudos a day.

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Qualifying Conditions

Work injury benefits: No qualifying period.
Permanent disability: At least 100% loss of capacity to work.
Partial disability: Partial loss of capacity to work.
Disability decided according to National Schedule of Accidental Disability.

Temporary Disability Benefits

Temporary disability benefit: 40% of average wage during first 14 days; 70% thereafter.
If hospitalized, benefit is 40%; with dependents, 70%.
Partial disability benefit: 25% of average wage .

Permanent Disability Benefits

Permanent disability pension: 70% of average base.
Constant attendance supplement: Up to 30% of average base.
Partial disability: Percentage of total disability pension proportionate to degree of disability between 10% and 100%. Payable from the day following accident (employer pays wage on day of accident).

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, hospitalization, prosthetic devices, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of deceased's average wage on day of accident.
Payable to dependent widow, or dependent widower aged 65 if not remarried. Payable to divorced spouse or spouses (divided equally) if right to alimony.
Orphans: Half-orphan, 15% of deceased's average wage per child, including the unborn, up to age 18 (24 if student, no limit if disabled); full orphan, 45%.
10% of deceased's average wage to other dependent relatives (maximum, 30%).
Combined pensions not to exceed 70% of average wage.
Funeral grant: Up to 7,500 escudos.

Administrative Organization

Ministry of Health, general supervision.
National Health Service, general administration.

Family Allowances

First law: 1957.
Current law: 1983.

Coverage

Employed persons.
Special system for public employees.

Source of Funds

Insured: None.
Employer: 9% of payroll.
Government: None.

Qualifying Conditions

Family allowances: Payable after 1st day of enrollment. Children must be under age 14 (24 if student; no limit if disabled).
Allowance paid with respect to employee's parents if their income is less than 2,000 escudos.

Family Allowance Benefits

Family allowances: 300 escudos a month for and each dependent child;up to 900 escudos per month for each disabled child up to age 8, and for those age 8-14, 1,200 escudos.
Payable for maximum of 4 children. (Maximum does not apply if parent is pensioner or the insured person is deceased and the mother is unemployed.)
Nursing allowance: See maternity benefit above.
Funeral grant: Cost of burial up to maximum of 14,000 escudos for insured and spouse; 9,000 escudos for children aged 5-14 and 5,000 escudos for children up to 5 years of age.

Administrative Organization

Ministry of Health, general supervision.
National Institute of Social Security, general administration.

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Old Age, Disability, Death

First law: 1963 (implemented in 1964).
Current law: 1981.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 536 CFA francs.

Coverage

Employed persons, including government officials, members of public groups (if not otherwise covered), students in professional schools, trainees and apprentices (even if nonsalaried), members of religious orders, and domestic workers.

Source of Funds

Insured person: 2% of earnings.
Employer: 3% of payroll.
Government: None.

Qualifying Conditions

Old-age pension: Age 55 (men) or 50 (women); payable 5 years earlier if "prematurely aged." 20 years of coverage with 60 months of contributions during last 10 years. Retirement necessary.
Not payable abroad unless reciprocal agreement.
Disability pension: Loss of 2/3 of earning capacity. 5 years of coverage, including 6 months of contributions in year preceding incapacity (waived for currently employed if non-occupational accident; if occupational accident, see Work Injury, below).
Payable after 6 consecutive months of incapacity, provided disability is expected to last another 6 months or more.
Survivor pension: Deceased met requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings in last 3 or 5 years (whichever is higher), plus 1% for each 12 months of contribution beyond 240 months.
Minimum pension: 60% of highest regional minimum wage; maximum, 80% of average monthly earnings.
Constant attendance supplement (payable to prematurely aged): 50% of pension.
Old-age allowance: Lump sum of insured's average monthly earnings for every 12 months of coverage. Payable to insured age 55 (50 if prematurely aged) with at least 12 months of coverage, but ineligible for pension.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings in last 3 or 5 years (whichever is higher), plus 1% for each 12 months of contribution beyond 240 months. (Years under age 55 at time of claim credited as 6-month periods.)
Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor benefit: 50% of pension of insured to widow age 50 (45 if prematurely aged), age 30 if caring for child, or disabled, provided married at least 2 years prior to death of insured.
Amount equally divided if more than 1 widow. Also payable to dependent widower age 55 (50 if prematurely aged).
Orphans: 50% of pension of insured; 100% if full orphan.
Maximum survivor pension: 100% of pension of insured.
Survivor settlement: Lump sum of 1 month's old-age pension for every 6 months of insurance, if insured ineligible for pension.

Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Training, general supervision.
Central African Social Security Office, administration of program.

Sickness and Maternity

First law: 1952 (implemented in 1956).
Current law: 1965. (Sickness insurance law of 1970 not yet implemented.)
Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: See Family Allowances, below.
Employer: See contribution to Family Allowances, below.
Government: None.

Qualifying Conditions

Maternity benefits: 6 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Labor code requires employers to provide paid sick leave.)
Maternity benefit: 50% of earnings. Payable for up to 8 weeks before and 6 weeks after confinement (9 weeks if complications).

Workers' Medical Benefits

Medical benefits: None under insurance. (Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Public Administration, Labor, and Social Security, general supervision.
Central African Social Security Office, administration of program.

Work Injury

First laws: 1935 and 1959.
Current law: 1965.
Type of program: Social insurance system.

Coverage

Employed persons and members of producers' cooperatives.

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Source of Funds

Insured person: None.
Employer: 3% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 200,000 CFA francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66-2/3% thereafter.
Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%. Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.
Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional; 20% for each full orphan. Dependent parents and grandparents: 10% of earnings each. Maximum survivor pensions: 85% of earnings.
Burial grant: 1/50 of maximum annual income of victim, based on maximum earnings of 200,000 CFA francs a month.

Administrative Organization

Ministry of Public Administration, Labor, and Social Security, general supervision.
Central African Social Security Office, administration of contributions and benefits.

Family Allowances

First law: 1956.
Current law: 1965.
Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.
Employer: 12% of payroll.
Government: None.
Maximum earnings for contribution purposes: 200,000 CFA francs a month. Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 20 if student or disabled). School attendance required for children of school age. Parent must have had 6 months of employment and be currently working 20 days a month or be a social insurance beneficiary. Must undergo medical examinations for prenatal allowance.

Family Allowance Benefits

Family allowances: 1,200 CFA francs a month for each child.
Prenatal allowance: 1,200 CFA francs a month for 9 months.
Young Family's Allowance: Lump sum of 10,000 CFA francs for each of first 3 births. Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Public Administration, Labor, and Social Security, general supervision.
Central African Social Security Office, administration of program.

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Old Age, Disability, Death

First and current law: 1977 (implemented in 1984).
Type of program: Social insurance system.
Exchange rate: U.S. 536 CFA francs.

Coverage

Salaried workers regulated by the Labor Code.

Source of Funds

Insured person: 2% of earnings.
Employer: 4% of payroll.
Government: None.
Workers' incomes are determined by the provisions of the Labor Code.

Qualifying Conditions

Old-age pension: Age 55 (50 if prematurely aged). 180 months of insurance or 60 months of contributions during last 10 years. Retirement necessary.
Disability pension: Loss of 2/3 of earning capacity. 5 years of insurance, including 6 months of contribution in year preceding incapacity. (No qualifying period if nonoccupational accident; if due to work accident, benefits paid under Work Injury).
Survivor pension: Deceased met pension requirements, was pensioner, or had 180 months of insurance at death.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher), plus increment of 1.2% for every 12 months of insurance beyond 180.
Minimum pension, 60% of highest minimum wage; maximum, 80% of earnings.
Old-age settlement (if ineligible for pension): Lump sum equal to 1 month's wages per year of insurance, if aged 55 (50 if prematurely aged).

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher). (Credit given for years under age 55 at time of claim.) Increment of 1.2% for every 12 months of insurance beyond 180.
Minimum pension, 60% of highest regional minimum wage; maximum, 80% of earnings.
Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor pension: 50% of pension of insured to widow 40 or over, caring for child, pregnant, or disabled, provided married at least 1 year prior to death of insured. Amount equally divided if more than 1 widow. Also payable to dependent disabled widower if marriage lasted at least 1 year.
Orphans: 25% of pension of insured for each orphan; 40% for each full orphan.
Survivor settlement: Lump sum payment if insured ineligible for pension.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.
National Social Insurance Fund, administration of program.

Sickness and Maternity

First law: 1952.
Current law: 1966.
Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.
Employer: See family allowances below.
Government: See family allowances below.

Qualifying Conditions

Maternity benefits: 6 months of employment immediately prior to cessation of work.

Sickness and Maternity Benefits

Sickness benefit: None under insurance.
(Labor code requires employers to provide paid sick leave.)
Maternity benefit: 50% of earnings. Payable for 6 weeks before and 8 weeks after confinement.
May be extended for another 3 weeks in case of duly verified illness caused by pregnancy or confinement.

Workers' Medical Benefits

Medical benefits: None under insurance.
(Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.
National Social Insurance Fund, administration of program.

Work Injury

First law: 1935.
Current law: 1966.
Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.
Employer: 2.5% of payroll.
Government: None.

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Qualifying Conditions

Work-injury benefits: No minimum qualifying period. Accident must be reported within 48 hours.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of average daily wage received by worker during the 30 days preceding accident.
Payable from day after injury until recovery or for 2 years until certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for disability up to 50%, and by a maximum of 1/2 of the degree of incapacity exceeding 50%.
Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.
Orphans: 15% of earnings for each orphan; 20% for each full orphan. Dependent parents and grandparents: 10% of earnings each.
Maximum survivor pensions: 85% of earnings of insured.
Funeral grant : Reimbursement for burial expenses up to 1/24 of covered earnings.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.
National Social Insurance Fund, administration of program.

Family Allowances

First law: 1956.
Current law: 1966.
Type of program: Employment-related system.

Coverage

Employees with 1 or more children.
Separate system for public employees.

Source of Funds

Insured person: None.
Employer: 6% of payroll.
Government: Subsidy from earmarked taxes.
Maximum earnings for contribution purposes: 130,000 CFA francs a month.
Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 21 if student or disabled).
Parent must have had 6 months of employment and be currently working 20 days a month (or be widow of beneficiary).

Family Allowance Benefits

Family allowances: 600 CFA francs a month for each child.
Prenatal allowance: 5,400 CFA francs for each month of pregnancy (paid in 2 installments).
Birth grant: Lump sum of 6,000 CFA francs for each of first 3 births.
Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.
National Social Insurance Fund, administration of program.

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Old Age, Disability, Death

First law: 1924.
Current laws: 1952 (2 laws establishing separate programs for wage earners and salaried employees); 1980 and 1981 (laws establishing new social security system).
Type of program: Social insurance system (**old system**) and mandatory private insurance system (**new system**).
Exchange rate: U.S.$1.00 equals 415 pesos.

Coverage

Old system—Wage earners' program: Wage earners and self-employed. Salaried employees' program: Salaried employees in private employment. Special systems for railroad employees, seamen and port workers, public employees, the Armed Forces and over 35 other occupations.
New system—Wage and salary workers, mandatory coverage. Self-employed, voluntary coverage.
Since the introduction of the new system in May 1981, the old system is being phased out. Workers entering the labor force after December 31, 1982 have to join the new system.

Source of Funds

Old system—Insured person: Wage earners, 18.84% of wages; salaried employees, 20.70% of salary.
Employer: None.
Government: Special subsidies needed to finance program.
New system—Insured person: Minimum for old-age pension, 10% of wage or salary; for survivor and disability pension, about 3% of wage or salary, depending on the pension fund management company (AFP) chosen.
Employer: None.
Government: Subsidies for guaranteed minimum pension.
Maximum monthly earnings for contribution purposes (old and new systems): 60 monetary units (*unidades de fomento*). In February 1995, a monetary unit equalled 11,578.93 pesos. The value of the monetary unit for pension purposes is adjusted monthly to changes in the consumer price index.

Qualifying Conditions

Old system—Old-age pension: Wage earners, age 65 and 1040 weeks of contributions; or 800 weeks of contributions and 50% of weeks since initial coverage (men); or age 60 and contributions in 520 weeks (women). Salaried employees, age 65 and at least 10 years of contributions (men); or age 60 and at least 10 years of contributions (women).
Disability pension: Wage earners, declared totally or partially disabled and men, less than age 65 and women, less than age 60 at onset of disability; minimum of 50 weeks' contribution, of which at least 40% in last 5 years were also 50% of weeks since initial coverage (women are excused from this last requirement as are men with at least 400 weeks of coverage). Salaried employees, 67% incapacity and 3 years of contributions.
Survivor pension: Wage earners—Deceased was pensioner, or had 50 weeks of paid coverage and which must span at least 50% of the period of enrollment, of which at least 40% were in last 5 years. These requirements to not apply to persons with at least 400 weeks of insurance. Salaried employees—Deceased was pensioner or had at least 3 years' contributions.
New system—Old-age pension: Age 65 (men) and 60 (women). 20 years of contribution to receive minimum benefit. Retirement permitted before normal retirement age if pension equals at least 50% of average wage over last 10 years and is at least equal to 110% of minimum old-age pension.
Disability pension: Loss of 2/3 of capacity to work. Partial disability, loss of capacity between 50% and two-thirds percent.
Survivor pension: Deceased was covered or was pensioner at death.

Old-Age Benefits

Old system—Old-age pension: Wage earners: 50% of base wage (average monthly wages during last 5 years, first 2 years readjusted for wage changes), plus 1% of wages for each 50 weeks of contribution above 500 weeks.
Minimum: set by law; maximum, 70% of base wage.
Increment of 10% for each 150 weeks of contributions paid after award of pension.
Salaried employees: 1/35 of base salary times years of contribution.
Increment of 1/35 of base salary for each dependent child for women with over 20 years of contribution; 2/35 if widow.
Maximum: 100% of base salary.
Adjustment: Automatic annual adjustment of pensions for changes in price index.
New system—Old-age pension: Insured's contributions plus accrued interest. Minimum pension guaranteed by government. At retirement, insured may make withdrawals from individual account, regulated to guarantee income for expected lifespan, or buy annuity from private insurance company, or a combination of the two.

Permanent Disability Benefits

Old system— Disability pension: Wage earners: For total disability, 50% of base wage (average monthly wages during last 5 years, first 2 years adjusted for wage changes), plus 1% of wages for each 50 weeks of contribution beyond 500 weeks.
Maximum: 70% of base wage.
Partial disability: One-half of total disability pension.
Salaried employees: 70% of base salary, plus 2% of salary for each year of contribution beyond 20 years.
Maximum: 100% of base salary.
Adjustment: Automatic annual adjustment of pensions for changes in price index.
New system—Disability pension: Following certification by medical committee, benefit financed for 3 years by AFP; benefit equal to 50-70% of base salary in case of total disability; 35-50% if partial disability.
Long-term pension: following second level of certification, the pension is financed through individual account; same as old-age, survivors and disability.
Minimum pension guaranteed by government.

Survivor Benefits

Old system—Survivor pension: Wage earners: Widow of any age or disabled widower, 50% of base wage or 100% of pension of insured, whichever is more favorable.

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Each orphan under age 15 (18 if student, no limit if disabled), 20% of base wage or average pension in preceding year. Mother of natural children of deceased, 60% of widow's pension.
Salaried employees: Widow or dependent widower, 50% of pension or base salary of insured in last 5 years. Each orphan (less than 18, 25 if student, any age if disabled) and dependent parents, 15% of pension or average salary.
Maximum survivor pensions: 100% of pension or salary of insured.
Funeral grant: Wage earners and salaried employees, 3 months' minimum income.
New system—Survivor pension: Widow, or disabled widower, 60% of pension; 50% if pension also paid to children; 36% to mother of natural children acknowledged by deceased if children have right to pension, 30%; any orphan, 15% to age 18 (25 if student, any age if disabled); 50% to parents if no other beneficiaries.

Administrative Organization

Old system—Ministry of Labor and Social Welfare through Superintendent of Social Security, general supervision.
Institute of Social Security Standarization, administration of program.
New system—Superintendent of Pension Fund Management Companies, general supervision.
Individual pension fund management companies (AFP's), administration of individual capitalization accounts.

Sickness and Maternity

First law: 1924.
Current laws: 1978,1981 and 1985.
Type of program: Social insurance system. Cash and medical benefits.
Public system—National Health Service system.
Private system—Social security health institutes.

Coverage

Public system—All public and private sector workers, pensioners, persons receiving work injury, unemployment or family allowance benefits.
Private system—Covered workers and their dependents. Persons not receiving family allowances may contract in.
Both systems exist at the same time. One can choose either system.

Source of Funds

Public system—Insured person: Wage earners and salaried employees, 7% of earnings. Pensioners, 7% of pension.
Employer: None, except subsidies for maternity benefits.
Government: Partial subsidy.
Private system—Insured person: Wage and salary workers and self- employed, 7% of earnings.
Employer: None.
Government: None.
Maximum monthly earnings for contribution purposes (old and new systems): 60 monetary units (*unidades de fomento*, see Old Age, Disability, Death, above).

Qualifying Conditions

Cash sickness and maternity benefits: Wage earners and salaried employees, currently covered, a total of 6 months and 3 months of contribution in last 6 months. Self-employed, currently covered with 12 months of enrollment and 6 months of contributions in last 12 months before illness.
Medical benefits: All workers currently covered. Qualifying conditions for both systems are the same.

Sickness and Maternity Benefits

Public system—Sickness benefit: For public employees, 100% of net earnings. For private sector employees, the average monthly net earnings in the 3 months before the onset of illness.
Maternity benefit: Same as sickness benefit; payable for 6 weeks before and 12 weeks after confinement.
Private system—Employee signs a minimum 12-month contract with individual health institute. Benefits vary by contract, but cannot be less than those provided by the public system.
Adjustment of benefits: adjusted after every 12 consecutive months of benefits paid to the insured.

Workers' Medical Benefits

Public system—Medical benefits: Includes general and specialist care, periodic medical examinations, hospitalization, medicines, dental care, and maternity care. Duration: No limit.
Private system—Benefits vary by contract, but generally include medical and surgical care, hospitalization, pharmaceuticals, and maternity care. Some contracts also provide dental care.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.
Private system—Same as cash sickness and maternity benefits. All pregnant women up to 6 months after pregnancy and children under 6 years of age are entitled to regular checkups.

Administrative Organization

Public system—Ministry of Health, general supervision. National Health Services, administration of benefits and services.
Private system— Superintendent of Health Institutions, oversees individual health institutions.

Work Injury

First law: 1916.
Current law: 1968.
Type of program: Social insurance system.

Coverage

Employed persons, government workers, students, and some self-employed persons.

Source of Funds

Insured person: None, except for the self-employed.
Employer: 0.90% of payroll, plus up to 6.8% of payroll according to industry and risk (for wage earners and salaried employees).

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Employers may contract out of system by offering equal or improved benefit provisions.
Government: Subsidizes public sector program.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as under cash sickness benefit. Payable from day of injury up to 12 months (may be extended up to 24 months).
Adjustment: Readjusted as wages rise either by law or collective agreement.

Permanent Disability Benefits

Permanent disability pension: 70% of base wage, if totally (at least 70%) disabled.
Constant-attendance supplement: 30% of base wage.
Partial (40%-69%) disability: 35% of base wage.
Lump-sum grant of up to 15 months' base wages for 15% to 39% disability.

Workers' Medical Benefits

Medical benefits: Necessary medical, dental, and pharmaceutical services, hospitalization, appliances, rehabilitation, and occupational retraining.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow over age 45 or caring for child. Payable at any age to disabled widow.
Orphans: 20% of pension for each orphan under age 18 (age 23 if student or any age if disabled); 50% for each full orphan.
Funeral grant: 3 times monthly minimum wage.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
Superintendent of Social Security, administration of contributions and cash benefits through Institute of Social Security Standardization, Private Salaried Employees' Welfare Fund, other private enterprises, and by employers' nonprofit mutual insurance groups.
National Health Service, provision of medical benefits.

Unemployment

First law: 1937.
Current law: 1981.
Type of program: Employment-related system (unified program for wage and salaried workers).

Coverage

Employed persons.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost through Unified Family Allowances and Unemployment Fund.

Qualifying Conditions

Unemployment benefit: 52 weeks of coverage during previous 2 years (for wage earners and salaried employees).
Registered for employment, able and willing to work.
Unemployment not due to reasons within claimant's control.

Unemployment Benefits

Unemployment benefit: First 90 days, 15,620 pesos a month; between 91 and 180 days, 10,414 pesos a month; between 181 and 360 days, 7,810 pesos a month. Persons eligible for unemployment benefits also continue to receive family allowances, maternity, and medical benefits.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
Superintendent of Social Security, through Institute of Social Security Standarization, and Family Allowance Compensation Funds, administration of program.

Family Allowances

First laws: 1937 (salaried employees) and 1953 (wage earners).
Current law: 1981 (wage earners and salaried employees).
Type of program: Employment-related system (unified program for wage and salaried workers).

Coverage

Employed persons and pensioners with 1 or more children or other eligible dependents. Special program for the needy.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost through Unified Family Allowances and Unemployment Fund.

Qualifying Conditions

Family allowances: Child must be under age 18 (24 if student, no limit if disabled); also payable from 5th month of pregnancy. Allowances also paid for dependent wife, disabled husband, widowed mother, stepchildren, orphaned or abandoned grandchildren and great-grandchildren, orphans, and disabled or aged parent over age 65.

Family Allowance Benefits

Family allowances (wage earners and salaried employees): Periodically adjustable fixed amount a month per dependent. Disabled persons receive a double allowance.

Administrative Organization

Ministry of Labor and Social Welfare, and Superintendent of Social Security, general supervision.

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Family Allowance Compensation Fund, Institute of Social Security Standardization and other public and private organizations, payment of benefits.
Special program administered by Emergency Social Fund.

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Old Age, Disability, Death

First law: 1951.
Current laws: 1953 and 1978 (permanent employees), and 1986 (contract workers), and 1994 Labor Law.
Type of program: Separate mandatory employer-provided programs (state enterprise permanent workers) and provincial or city/county-based social insurance systems (state-enterprise contract workers).
(Provincial and city/county social insurance agencies and employers may adjust stipulated national norms to local conditions.)
Exchange rate: U.S. $1.00 equals 8.31 yuan.

Coverage

Permanent and contract employees in state-run enterprises. Some locales provide conditional coverage to employees in collective, private, and foreign-invested enterprises (Chinese nationals only) and/or the self-employed, with similar or separate programs.
Employees of government and party organizations, and cultural, educational, and scientific institutions are covered under government-funded employer-administered system.

Source of Funds

Insured person: Up to 3%-5% of total earnings, depending on local government provisions.
Employer: 15%-20% of payroll (may or may not include non-wage subsidies), depending on local government provisions, if participating in city/county retirement pension pools, or whole cost if not participating.
Government: Central and local government subsidies as needed. Provincial and city/county governments may adjust contribution base and/or rate according to local conditions.

Qualifying Conditions

Old-age pension: Age 60 for men and professional women, 55 for non-professional salaried women, 50 for other women (55 for men and 45 for women, if arduous or unhealthful work) with 10 years' continuous service.
Early retirement at age 50 (men) or age 45 (women) with 10 years' continuous service, if totally disabled.
Disability pension: Total incapacity for work and ineligible for early retirement.
Survivor grant: Deceased was in covered employment or pensioner.

Old-Age Benefits

National norm for permanent workers—Old-age pension: 60%-100% of last month's standard wage according to length of service and dates of employment.
Supplement for outstanding performance: 5%-15% of standard wage if pensioner is a model worker or revolutionary hero.
Total of supplement and pension not to exceed 100% of standard wage.
Allowance for relocation expenses as result of retirement: 150-300 yuan, depending on rural or urban location.
Minimum pension: 50 yuan a month.
National norm for contract workers—Same as for permanent workers.
Adjustment: Ad hoc benefit adjustments paid in the form of standard of living allowances or staple food allowances.

Permanent Disability Benefits

National norm for permanent workers—Disability pension: 40% of standard wage; minimum 50 yuan a month.
Allowance for relocation expenses as result of total disability: 2-months' standard wage.
National norm for contract employees—Same as for permanent workers.

Survivor Benefits

National norm for permanent workers—Survivor grant: Lump sum of 6-12 months' standard wage, according to number of surviving dependents: 1 dependent, 6 months' standard wage; 2 dependents, 9 months' standard wage; 3 or more dependents, 12 months' standard wage. If pensioner, 6-12 months' of pre-retirement standard wage according to number of surviving dependents.
Funeral grant: Lump sum of 2 months' average earnings of all employees in same enterprise; death of dependent immediate family members, 1/3 - 1/2 of 1 month's average wage depending on age of deceased.
National norm for contract employees—Same as for permanent workers.

Administrative Organization

Ministry of Labor, Department of Social Insurance, general supervision.
Provincial or city/county social insurance agencies, administration of retirement pension pools for participating enterprises.
Individual state-run enterprises, administration of programs.

Sickness and Maternity

First law: 1951.
Current law: 1953 and 1978 (permanent employees), 1986 (contract workers), 1988 (women employees).
Separate employer-provided programs based on national norm.
(Employers may adjust stipulated national norms to local conditions.)

Coverage

Permanent and contract employees in state-run enterprises and some collective enterprises. Employees of government and party organizations, cultural, educational, and scientific institutions and, university students are covered under government-funded and employer-administered programs.

Source of Funds

Insured person: Up to 1% of wages.
Employer: Average 10% of total payroll (may or may not include non-wage subsidies), depending on local government provisions, if local government plans available and if enterprise participating.
Non-participating enterprise: Whole cost.

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Government: Central and local government subsidies as needed.

Qualifying Conditions

Sickness, maternity, and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

National norm for permanent workers—Sickness benefit: 60%-100% of standard wage, according to length of service (60% if employed less than 2 years, 70% if 2 but less than 4 years, 80% if 4 but less than 6 years, 90% if 6 but less than 8 years, and 100% if employed 8 years or more). Payable by employer for up to 6 months each year; 40% to 60% payable by employer thereafter until recovery or determination of permanent disability: 40% if employed less than 1 year, 50% if 1-3 years, and 60% if employed 3 years or more.
Maternity benefit: 100% of earnings payable by employer for up to 90 days in connection with childbirth. 100% of earnings payable for up to 30 days in case of abortion.
National norm for contract workers—Same as for permanent workers.

Workers' Medical Benefits

National norm for permanent workers—Medical benefits: Medical services either provided in employer's clinic or hospital, or paid for directly by employer. Includes treatment by doctor, maternity care, bed, and full cost of surgery and ordinary medicines. Employee pays registration fee for both outpatient and inpatient care, house calls, and board if hospitalized.
National norm for contract workers—Same as for permanent workers.
(Medical care available to general population in public institutions, within limits of facilities available and subject to various fees).

Dependents' Medical Benefits

National norm for permanent workers—Medical benefits for dependents: Treatment by doctor in employer's clinic, and 50% of cost of surgery and ordinary medicines, if dependents not otherwise covered.
National norm for contract workers—Same as for permanent workers.

Administrative Organization

Ministry of Labor, Department of Social Insurance, general supervision of cash benefits.
Ministry of Public Health, general supervision of health care.
Individual state-run enterprises, administration of programs.

Work Injury

First law: 1951.
Current laws: 1953 and 1978 (permanent employees), 1986 (contract workers).
Separate employer-provided programs based on national norm. (Employers may adjust stipulated national norms to local conditions.)

Coverage

Permanent and contract employees in state-run enterprises, and some collective enterprises.
Employees of government and party organizations, cultural, educational, and scientific institutions, and university students covered under government-funded and employer-administered programs.

Source of Funds

Insured person: None.
Employer: Whole cost.
Government: Central and local government subsidies as needed.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

National norm for permanent and contract workers—Temporary disability benefit: 100% of standard wage during temporary disability until recovery or determination of permanent disability.

Permanent Disability Benefits

National norm for permanent and contract workers—Permanent disability pension: 80%-90% of standard wage, if totally disabled.
Minimum pension: 50 yuan a month.
Partial disability: 10% to 30% of standard wage, according to earnings loss: 10% of standard wage if 11%-20% earnings loss; 20% if 21%-30% earnings loss; and 30% of standard wage if 30% or more earnings loss.

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, nursing, medicine, appliances, transportation, and hospitalization (employee pays 1/3 of cost of board).
National norm for contract workers—Same as for permanent workers.

Survivor Benefits

National norm for permanent workers—Survivor pension: 25%, 40%, or 50% of standard wage of deceased, for 1, 2, or 3 or more dependents.
Funeral grant: 3 months' wages.
National norm for contract workers—Information not available.

Administrative Organization

Ministry of Labor, Department of Social Insurance, general supervision.
Individual state-run enterprises, administration of programs.

Unemployment

First and current law: 1986, and 1993.
Provincial and city/county social insurance system based on national norm.

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(Provincial and city/county governments may adjust stipulated national norms to local conditions.)

Coverage

Permanent and contract workers in state-run enterprises.

Source of Funds

Insured person: None.
Employer: 0.6%-1% of wage, depending on local government provisions.
Government: Local government subsidies.

Qualifying Conditions

Unemployment benefit: At least 1 year in covered employment, involuntary termination of employment, registration at and regularly reporting to local employment service agencies, and actively seeking employment.

Unemployment Benefits

Unemployment benefit: 120%-150% of local public assistance benefit. Payable for 1 year if less than 5 years of coverage, and for 2 years if 5 or more years of coverage.

Administrative Organization

Ministry of Labor, Department of Employment, general supervision.
Local employment service agencies, administration of program.

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Old Age, Disability, Death

First law: 1946 (implemented in 1965).
Current law: 1993 (implemented in April 1994).
Type of program: Parallel social insurance (**public**) and private insurance (**private**) systems.
Exchange rate: U.S.$1.00 equals 828 pesos.
(Labor code requires larger employers to provide generally similar benefits to employees in regions where either program has not yet been applied.)

Coverage

All employees except agricultural employees in some regions. Voluntary coverage for self-employed. Program gradually being extended to all regions of the country. Special system for employees of state oil company (Ecopetrol), teachers, and military and national police.

Source of Funds

Insured person: 3.125% of earnings (3.375% in 1996). Additional 1% of earnings for those earning over 4 times minimum wage (9,870 pesos per month) for the solidarity fund which provides the minimum benefit for low earners.
Employer: 9.375% of payroll (10.125% in 1996).
Government: Partial subsidy to solidarity fund.
Minimum earnings for contribution and benefit purposes: Legal minimum wage; maximum, 20 times legal minimum wage. Domestic workers, half the legal minimum wage.

Qualifying Conditions

Old-age pension: May choose between public or private systems; may change every 3 years.
Public system: Age 60 (men) or 55 (women). (Age to rise to 62 and 57, respectively in 2014.) 1,000 weeks of contribution.
Private system: Capital accumulation in individual investment account sufficient to purchase an annuity equal to 110% of minimum wage. May change from one pension fund management company (SAFP) to another every 6 months.
Disability pension: 1/2 loss of normal earning capacity. 26 weeks of contribution in year prior to onset of disability. Review of disability eligibility every 3 years.
Survivor pension: Deceased met contribution conditions for old-age or disability pension or was pensioner at death.

Old-Age Benefits

Old-age pension— public system: 65% of base earnings—average earnings in 10 years prior to receiving pension— plus increment of 2% of earnings for each 50 weeks of contribution between 1,000 and 1,200 weeks and 3% for each 50 weeks between 1,200 and 1,400, up to a maximum of 85% of basic monthly wage. Those who have the age requirements but not the sufficient number of contributions receive a pension equal to base earnings times the number of weeks of contributions.
Maximum pension, 20 times minimum wage. Minimum pension, minimum wage.
Schedule of payments: 13 payments a year.
Adjustment: Annual adjustment of pensions for changes in wages.
Private system: Insured's contributions plus accrued interest. Capital accumulation in individual investment account sufficient to purchase an annuity equal to 110% of minimum wage. Value of insured's contributions under the public system provided as pension bond. At retirement, insured may make withdrawals from individual account, regulated to guarantee income for expected lifespan, or buy annuity from private insurance company, or a combination of the two. Minimum pension guaranteed by government.

Permanent Disability Benefits

Disability pension: 45% of basic monthly wage plus increment of 1.5% of earnings for each 50 weeks of contribution over 500 weeks, when the disability is between 50-66%. 54% of basic monthly wage plus increment of 2% of earnings for each 50 weeks of contribution over 800 weeks, when the disability is greater than 66%.
Maximum pension, 70% of basic monthly wage; minimum, minimum monthly wage.
Those who have the age requirements but not the sufficient number of contributions receive a pension equal to base earnings times the number of weeks of contributions.
Schedule of payments: 13 payments a year.
Adjustment: Annual adjustment of pensions for changes in the minimum wage.

Survivor Benefits

Survivor pension: 45% of basic monthly wage plus increment of 2% for each 50 weeks of contribution over 500 weeks, up to a maximum of 75% of basic monthly wage. Minimum pension, minimum monthly wage. Payable to: spouse or permanent companion; children: less than 18 years old, students between 18 and 25, and disabled children of any age, all economically dependent on deceased; dependent parents and dependent disabled siblings.
Orphans: 20% of pension of insured for each orphan as defined above; 30% if full orphan. Maximum survivor pensions, 100% of pension of the insured.
Schedule of payments: 13 payments a year.
Funeral grant: Actual expenses up to monthly old-age pension but not less than 5 or no more than 10 times minimum wage.

Administrative Organization

Public system: Ministry of Labor and Social Security, general supervision.
Social Security Institute, national administration of program. Regional funds and local offices, established and supervised by Institute, local administration of contributions and benefits.
Private system: National Banking Superintendency, general supervision. Individual pension fund management companies (SAFP's), administration of individual capitalization accounts.

Sickness and Maternity

First law: 1938.
Current law: 1993 (implemented in 1995).

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Type of program: Social insurance system. Cash and medical benefits.

Coverage

Coverage to be extended gradually to all inhabitants of Colombia, regardles of their ability to pay.

Source of Funds

Insured person: 4% of earnings; self-employed, 12% of earnings.
Employer: 8% of payroll.
Government: Funds program for low earners.
Minimum earnings for contribution purposes:1 times minimum wage; maximum, 20 times minimum wage.

Qualifying Conditions

Cash sickness and medical benefits: 4 weeks of contribution immediately prior to claim, except in emergency cases.
Cash maternity benefits: 12 weeks of contribution before birth.

Sickness and Maternity Benefits

Sickness benefit: 66-2/3% of earnings. Payable after 4-day waiting period for up to 180 days (may be extended to 360 days).
Maternity benefit: 100% of earnings, payable for 12 weeks.
Benefits also payable to adoptive parents of children under age 7.

Workers' Medical Benefits

Medical benefits: Insured may choose between public or private health care. All include medical, surgical, hospital, pharmaceutical, maternity, and dental care, and related services; pre-existing conditions must be covered, although they may be subject to a waiting period.
Public system: Medical services ordinarily provided directly to patients through facilities of Social Insurance Institute, although some are contracted out to the National Health Service or to private clinics.
Private system: Benefits and facilities vary depending on the plan. Insured may change plans once a year.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Labor and Social Security and Ministry of Health, National Social Security Council on Health, Superintendent of National Health, general supervision.
Administration and finance: Health Care Promoters (EPS)— **public program:** Social Security Institute (ISS); **private program**: individual private health care providers.

Work Injury

First law: 1916.
Current law: 1993.
Type of program: Social insurance system.

Coverage

Employees in industry and commerce.

Source of Funds

Insured person: None.
Employer: 0.348%-8.7% of payroll, according to degree of risk.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings in the month prior to injury.

Permanent Disability Benefits

Permanent disability pension: Benefit in proportion to the degree of disability, up to a maximum of 24 times base earnings—average earnings in last six months for work accidents or in last 12 months for occupational diseases.
Between 50% and 66%, 60% of base earnings; more than 66%, 75% of base earnings.
Constant attendance supplement: pension increased by 15%.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care; medicines; appliances; rehabilitation; and transportation.

Survivor Benefits

Survivor pension: 75% of earnings of insured. Payable to each orphan under age 18 (25 if student, no limit if disabled); widow; permanent companion if lived together 2 years prior to the death of the insured, or if had children together; and dependent disabled widower.
Maximum survivor pensions: 100% of total disability pension of insured.

Administrative Organization

National Council of Professional Risks, general supervision through Ministry of Labor and Social Security and Ministry of Health.
Social Insurance Institute, national administration of program.
Supervised by National Banking Superintendency.

Unemployment

Public sector: Labor code requires employer to provide 1 month's severance pay (with 12% interest) per year of service. For dismissal without just cause, an additional indemnity is paid. For each year of service disregarding the first year, the additional indemnity equals 60 days' pay if 1-5 years of service; 65 days' pay if 5-10 years of service; and 75 days' pay if more than 10 years of service.
Private sector: Previous rights under public system rolled over to newly created private termination indemnity program, as of January 1, 1991. Program is voluntary for employees covered under public system, mandatory for new hires as of January 1, 1991.

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Family Allowances

First law: 1957.
Current laws: 1963 and 1982.
Type of program: Employment-related system.

Coverage

All employees.

Source of Funds

Insured person: None.
Employer: 4% of payroll.
Government: None, except as employer.

Qualifying Conditions

Family allowances: Child must be under age 18 (23 if student, no limit if disabled); parents over age 60 or 60% disabled.
Parent must have completed 60 days of continuous employment with same employer, of which not less than 96 hours were credited during last 25 working days; also monthly income cannot exceed 4 times the legal minimum wage.

Family Allowance Benefits

Family allowances: Amounts vary among funds, may be paid in cash or in kind.
Child disabled 60% or more receives double allowance.
Surviving spouse allowance: 12 months' payment to surviving spouse or custodian of dependent children. If dependent dies, family receives lump sum equal to 12 monthly payments.

Administrative Organization

Ministry of Labor and Social Security, general supervision of funds.
Superintendency for Family Subsidies, supervision of family allowance funds.

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Old Age, Disability, Death

First law: 1962.
Current law: 1986.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 536 CFA francs.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: 2.4% of earnings.
Employer: 3.6% of payroll.
Government: None.
Minimum earnings for contribution and benefit purposes: 23,500 CFA francs a month. No maximum.

Qualifying Conditions

Old-age pension: Age 55 (or 50 if *prematurely aged).*
Insurance in last 20 years, or 240 months' total insurance with 60 months in last 5 years. Pension proportionately reduced if 60 months to 239 months of contributions.
Retirement from paid employment.
Not payable to aliens abroad unless reciprocal agreement.
Disability pension: Loss of 2/3 of capacity for any work. 5 years of insurance and 6 months of contribution in last year before claim. (No minimum qualifying period if incapacity caused by nonoccupational accident; if occupational accident, see Work Injury, below.)
Survivor pension: Deceased met qualifying conditions or was pensioner at death.

Old-Age Benefits

Old-age pension: 40% of average monthly earnings in last 3 or 5 years (whichever is more favorable). These years must have occurred in the 10 year period prior to the date of eligibility for a pension. In addition, 2% of average monthly earnings may be added for every 12 months of insurance accumulated beyond 240.
Minimum pension: 60% of highest guaranteed minimum wage; maximum, 80% of earnings.
Child supplements: Equal to current family allowance (see below).
Old-age settlement: Lump sum equal to insured's average monthly earnings for every 12-month insurance period credited at age 55 (or 50 if prematurely aged) if ineligible for pension.
Adjustment: Pensions adjusted for cost-of-living changes.

Permanent Disability Benefits

Disability pension: 40% of average monthly earnings in last 3 or 5 years (whichever is more favorable), plus 2% for every 12 months of insurance beyond 240. (Years under age 55 at time of claim credited as 6-month periods.)
Minimum pension: 60% of highest guaranteed minimum wage; maximum, 80% of earnings.
Constant-attendance supplement: 50% of pension.
Child supplements: Equal to current family allowance (see below).
Adjustment: Pensions adjusted for cost-of-living changes.

Survivor Benefits

Survivor pension: 30% of pension of insured. Payable to widow or disabled widower. Orphans: 50% of pension of insured.
Maximum survivor pension: 80% of pension of insured.
Survivor settlement: 1 month's basic old-age pension for each 6 months of contribution by deceased, if pension requirements not met. Descendants, 20% of the pension of insured.
Adjustment: Pensions adjusted for cost-of-living changes.

Administrative Organization

Ministry of Labor and Social Security, supervision.
National Social Security Fund, administration of program; managed by tripartite board and director-general.

Sickness and Maternity

First law: 1952.
Current law: 1986.
Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.
Employer: 0.2% of payroll.
Government: None.
Maximum earnings for contribution purposes: 600,000 CFA francs a month. Minimum: 23,500 CFA francs a month.

Qualifying Conditions

Maternity benefits: 3.5 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (1975 labor code requires employers to provide paid sick leave.)
Maternity benefit: 50% of earnings (employer required to pay remaining 50% of earnings). Also costs of medical care. Payable for 15 weeks, including at least 9 weeks after confinement (may be extended in case of complications).

Workers' Medical Benefits

Medical benefits: None, except free maternity care, including cost of confinement.

Dependents' Medical Benefits

Medical benefits for dependents: None.

Administrative Organization

Ministry of Labor and Social Security, supervision.
National Social Security Fund, administration of program.

Work Injury

First law: 1935.
Current law: 1986.

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Type of program: Social insurance system.

Coverage

Employed persons, members of workers' cooperatives, apprentices, and technical establishment students. Special system for public employees.

Source of Funds

Insured person: None.
Employer: 2.25% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 600,000 CFA francs a month. Minimum: 23,500 CFA francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of covered earnings, following advance notice, for up to 3 months; 66-2/3% thereafter. Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.
Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured. Orphans: 50% of earnings of insured; father and mother, 20% of earnings.

Administrative Organization

Ministry of Labor and Social Security, supervision.
National Social Security Fund, administration of contributions and benefits.

Family Allowances

First law: 1949.
Current law: 1986.
Type of program: Employment-related system.

Coverage

Employees with 1 or more children, whether or not married. Special system for public employees.

Source of Funds

Insured person: None.
Employer: 10.03% of payroll.
Government: None.
Maximum earnings for contribution purposes: 600,000 CFA francs a month. Minimum: 23,500 CFA francs a month.

Qualifying Conditions

Family allowances: Child must be under age 16 (17 if apprentice, 20 if student or disabled).
Parent must have had 6 months of employment and be currently working 20 days or 133 hours a month (or be widow of beneficiary).

Family Allowance Benefits

Family allowances: 1,200 CFA francs a month per child.
Prenatal allowance: 1,200 CFA francs a month for 9 months (paid in 2 installments).
Birth grant: Lump sum of 1,100 CFA francs for each of first 3 births of the first marriage.
Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Social Security, supervision.
National Social Security Fund, administration of program.

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Old Age, Disability, Death

First law: 1941.
Current law: 1971.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 161.15 colones.

Coverage

Employed persons in public and private sector.
Voluntary coverage for self-employed whose earnings are 75% of the current minimum agricultural wage.

Source of Funds

Insured person: 2.5% of earnings. Self-employed pay 4.50-7.25% of earnings.
Employer: 4.75% of payroll.
Government: 0.25% of total covered earnings. (Full amount not paid regularly in the past.)

Qualifying Conditions

Old-age pension: Age 61 and 11 months(men); age 59 and 11 months (women). Required monthly contributions decrease with age at retirement; 467 at earliest retirement age, down to 240 at age 65. Retirement from covered employment unnecessary.
Payable abroad.
Disability pension: Loss of 66-2/3% of usual earning capacity. 36 months of contribution (lump-sum grant paid if 6-35 months of contributions). Four additional months of contribution required for each year over age 55 when first covered.
Survivor pension: 24 months of contribution by insured (lump-sum grant paid if 6-24 months). Payable to widows, women *companions*, or both, children up to age 18 (25 if student or disabled), single daughters age 55 and older, and dependent parents or brothers and sisters.

Old-Age Benefits

Old-age pension: 60% of average earnings (based on highest 48 monthly wage or salary payments during last 5 years of coverage). Basic benefit increased by .0835% of average earnings for each month of contribution above 240. Increment of 1.5%, 2%, and 2.5% of pension for 1st, 2nd, and 3rd year retirement is deferred beyond age of initial eligibility.
Minimum pension: 16,000 colones a month (if computed amount smaller, lump sum is paid).
Maximum pension: 150,000 colones a month (up to 226,000 colones in case of deferred retirement).
Schedule of payments: 13 payments a year.
Adjustment: Adjustment of pensions twice a year.

Permanent Disability Benefits

Disability pension: Same as old-age pension (without deferment provisions).
Lump-sum grant: 7 months' average earnings.
Schedule of payments: 13 payments a year.
Adjustment: Adjustment of pensions twice a year.

Survivor Benefits

Survivor pension: 40% of pension paid or accrued to insured if under age 55 and childless. 60% if less than age 55, disabled or with dependents; 70% if over age 55 on date of insured's death. Payable to widow or dependent aged or disabled widower.
Minimum pension: Minimum disability or old-age pension times the percentages indicated for each type of beneficiary. Orphans: 30% of pension of insured, or 60% if full orphan, for each orphan under age 18 (no limit if disabled, 25 if student). Other eligible survivors: Dependent mother or disabled father, 40% of pension if dependency was 75% or more, 20% if dependency less than 75%; dependent young, disabled, or aged brother or sister receives 30% of pension or 15% if dependency less than 75%.
Maximum survivor pension: 100% of pension of insured.
Lump-sum grant: 7 months' average earnings; maximum, 98,000 colones.
Funeral grant: Cost of burial; minimum, 20,000 colones: maximum, 80,000 colones.
Adjustment: Adjustment of pensions twice a year.

Administrative Organization

Costa Rican Social Insurance Fund, administration of program directed by executive president and 9-member board.

Sickness and Maternity

First law: 1943.
Current laws: 1952 and 1982.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons, including self-employed. Pensioners also covered for medical benefits.
Medical care: All residents.

Source of Funds

Insured person: 5.5% of earnings. Self-employed pay 6.43% of earnings (average). Pensioners pay 12.25% of pension.
Employer: 9.25% of payroll.
Government: 0.25% of total covered earnings.

Qualifying Conditions

Cash sickness and medical benefits: Contribution in month preceding onset of illness, and currently registered for cash sickness. For medical benefits, coverage begins in the month in which insured registers.
Cash maternity benefits and maternity care: 26 weeks of contribution during last 52 weeks. Wife of insured eligible for maternity care if insured contributed in month preceding birth.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings during last month.
Payable after 3-day waiting period for up to one year. (Employer pays 50% of earnings during 3-day waiting period.)

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Maternity benefit: 50% of earnings, payable for 30 days before and 90 days after confinement for a total of 4 months.
Nursing allowance for up to 4 months if the mother is not nursing her child.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through medical facilities of Social Insurance Fund. Includes general and specialist care, hospitalization, medicines, dental, auditory, and limited optometry services; maternity care, and appliances (at reduced cost). Payable up to 52 weeks (may be extended in special cases).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. Lump sum death benefit: Minimum, 20,000 colones; maximum: 80,000 colones.

Administrative Organization

Costa Rican Social Insurance Fund, administration of program. Fund owns and operates 29 hospitals and 152 clinics and is gradually extending jurisdiction over others according to law for integration of services with the Ministry of Health.

Work Injury

First law: 1925.
Current law: 1982 (labor code).
Type of program: Mixed compulsory and voluntary insurance with public carrier.

Coverage

Employed persons.

Source of Funds

Insured person: None.
Employer: Whole cost, through insurance premiums varying according to risk.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of daily earnings for first 45 days; thereafter 100% of first 841 colones per day, 75% of earnings over 841 colones per day. Minimum benefit equals legal minimum wage at the time that the injury occurred. Payable from day of injury for up to 2 years.

Permanent Disability Benefits

Permanent disability pension: Total disability: If the incapacity is more than 67%, 100% of minimum wage plus 90% of earnings that exceed the minimum wage, payable monthly.
Grants awarded to purchase, rent or modify a house.
Partial disability: If the incapacity is between 50% and 67%, benefit equals 67% of earnings payable for up to 10 years. If the permanent incapacity is between 0.5% and 50%, benefit equals percent of incapacity times the annual earnings, payable for up to 5 years. May be extended for additional five year periods if the insured shows economic need.
Constant attendance allowance: 14,000 colones a month (as of 1993).

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and rehabilitation.

Survivor Benefits

Survivor pension:Widow or disabled widower, 40% of earnings of insured if sole survivor; 30% if there are other eligible dependents. Payable to for 10 years. May be extended for additional five year periods if there is economic need. 20% of earnings of insured payable to the mother or 30% if there are no dependent children, for 10 years.
Orphans: 15% to 40% of earnings if 1-3 orphans under age 18 (25 if student in higher education, no limit if disabled), 35% if full orphan (20% each if two or more). Also payable to dependent father or other dependent adults including those aged 60 and unable to work.
Maximum survivor pensions: 75% of earnings of insured, provided this amount exceeds the minimum wage; if not, 100% of the minimum wage.
Funeral grant: 35,000 colones (as of 1993).

Administrative Organization

Ministry of Labor and Social Security, enforcement of law.
National Insurance Institute, administration of program.

Family Allowances

First law: 1974.
Type of program: Dual employment-related and assistance system.

Coverage

Persons (whether employed or not) not meeting qualifications for other pensions.

Source of Funds

Insured person: None.
Employer: 5% of payroll. (Exclusions: employers with payrolls less than 2,000 colones or agricultural companies with less than 3,000 colones monthly.)
Government: Percent of yield of sales tax.

Qualifying Conditions

Family allowances: Payable to persons over age 65, disabled persons, widows with dependents under age 15 (18 if student) orphans, dependents, and others if ineligible for benefits under contributory system and need is demonstrated.

Family Allowance Benefits

Family allowances (means-tested): Up to 6,500 colones a month for a beneficiary with 4 or more dependents. Reduced benefit if fewer dependents.

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Administrative Organization

Ministry of Labor and Social Security, general supervision. Social Development and Family Allowances Fund, administration of program.
(The Costa Rican Social Insurance Fund is responsible for collecting contributions for family allowances.)

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Old Age, Disability, Death

First law: 1960.
Current laws: 1968, 1971, and 1988.
Type of program: Social insurance system; also mandatory private pension system.
Exchange rate: U.S.$1.00 equals 536 CFA francs.

Coverage

Employed persons.
Exclusion: Self-employed.
Special system for public employees.

Source of Funds

Insured person: 1.6% of earnings.
Employer: 2.4% of payroll.
Government: None.
Maximum earnings for contribution purposes: 1,647,315 CFA francs a month.

Qualifying Conditions

Old-age pension: Age 55 with 10 years of covered employment after program began. Early retirement: Age 50; 5% reduction for each year under age 55. Retirement from gainful activity. Payable abroad.
Disability pension: Age 50, permanent incapacity for any work with 10 years of covered employment after the program began.
Survivor pension: Deceased was pensioner or met requirements for pension.

Old-Age Benefits

Old-age pension: 1.33% of average earnings times years of coverage and periods of incapacity (some employment before program began credited toward coverage).
Pension reduced by 5% for each year under age 55.
Child's supplement: 10% of pension for each child under age 16; maximum, 30% of pension.
Lump sum payment for workers over age 55 with less than 10 years' employment.

Permanent Disability Benefits

Disability pension: About 1.33% of average earnings times years of coverage (some employment before program began credited toward coverage).
Child's supplement: 10% of pension for each child under age 16. Maximum: 30% of pension.
Disability allowance for workers age under age 50 with at least 10 years of contributions, if ineligible for pension. At age 50 the allowance is converted to an old-age benefit without reduction.

Survivor Benefits

Survivor pension: 50% of pension of insured payable to widow married at least 2 years or with dependent child.
Orphans: 20% of pension of insured for each full orphan under age 16 (21 if student). Maximum for all orphans: 100% of pension of insured.

Administrative Organization

Ministry of Public Health and Social Affairs, general supervision.
National Social Insurance Fund, administration of program; managed by tripartite board.

Sickness and Maternity

First law: 1952.
Current laws: 1964, 1968, 1971, and 1988.
Type of program: Social insurance system. Cash maternity benefits only.

Coverage

Employed women and employed workers' wives.
Special system for public employees.

Source of Funds

Insured person: None.
Employer: 0.5% of payroll.
Government: None.
Maximum earnings for contribution purposes: 70,000 CFA francs a month.

Qualifying Conditions

Cash maternity benefits: 3 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None provided.
Maternity benefit: 100% of earnings (employer pays half). Also all costs of medical care provided in public hospital, or 5,000 CFA francs for confinement at home or in private clinic.
Payable for 6 weeks before and 8 weeks (3 weeks more if complications) after confinement.

Workers' Medical Benefits

Medical benefits: Medical care provided to insured worker by socio-medical centers of the Fund.
Employers must provide medical services for their workers.

Dependents' Medical Benefits

Medical benefits for dependents: Health care provided to mothers and children by the socio-medical centers of the Fund.

Administrative Organization

Ministry of Public Health and Social Affairs, general supervision.
National Social Insurance Fund, administration of program.

Work Injury

First law: 1930.
Current laws: 1968, 1971, and 1988.
Type of program: Social insurance system.

Coverage

Employed persons, seamen, certain self-employed, apprentices, and members of cooperatives.

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Self-employed may affiliate voluntarily.

Source of Funds

Insured person: None (except voluntarily affiliated self-employed).
Employer: 2% to 5% of payroll, according to risk in industry.
Government: None.
Maximum earnings for contribution and benefit purposes: 70,000 CFA francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66-2/3% thereafter. Family benefits also payable.
Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.
Partial disability: Average earnings multiplied by the percentage of disability.
Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.
Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.
Dependent parents and grandparents: 10% of earnings each.
Maximum survivor pensions: 85% of earnings.
Funeral grant: Lump sum covering cost of burial.
Adjustment: Benefits adjusted yearly to changes in the minimum wage.

Administrative Organization

Ministry of Public Health and Social Affairs, general supervision.
National Social Insurance Fund, administration of contributions and benefits.

Family Allowances

First law: 1955.
Current law: 1968, 1971, and 1988.
Type of program: Employment-related system.

Coverage

Employees with 1 or more children.
Special system for public employees.

Source of Funds

Insured person: None.
Employer: 5% of payroll.
Government: None.
Maximum earnings for contribution purposes: 70,000 CFA francs a month.

Qualifying Conditions

Family allowances: Child under age 14 (18 if apprentice, 21 if student or disabled). Parent must have had 3 months of employment and be currently working 18 days or 120 hours a month (or be widow of beneficiary).
Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,500 CFA francs a month for each child.
Prenatal allowance: 13,500 CFA francs payable in 3 installments.
Birth grant: Lump sum of 18,000 CFA francs on birth of each of first 3 children.
Maternity allowance: 18,000 CFA francs paid in 3 installments from birth through the child's first year.
School allowance: One-time payment of 4,500 CFA francs per child.
Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Public Health and Social Affairs, general supervision.
National Social Insurance Fund, administration of program.

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Old Age, Disability, Death

First laws: Numerous laws and decrees between 1913 and 1957, establishing separate pension systems for over 50 different occupations, superseded and unified by 1963 law. Self-employed, liberal professions, charcoal makers, and members of fishery cooperatives brought into consolidated system in 1964.
Current law: 1979.
Type of program: Social insurance system.
Exchange rate: U.S. $1.00 equals .74 pesos.

Coverage

Employed persons, members of some producers' cooperatives, self-employed, liberal professions, Interior Ministry, agricultural cooperatives, artists, and war veterans.
Special system for members of armed forces.

Source of Funds

Insured person: None. (10% of earnings if self-employed.)
Employer: 10% of payroll.
Government: Makes up deficit and also contributes as employer.
Above contributions also finance sickness and maternity and work-injury programs.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) with 25 years of employment (55 and 50 if last 12 years or 75% of employment is in dangerous or arduous work). Reduced pension, age 65 (men) or 60 (women) with 15 years of employment. Retirement unnecessary, but total current income cannot exceed former income. Not payable abroad.
Disability pension: Full pension, physical or mental inability to work. Partial pension, inability to perform usual work. Employed when incapacity occurs if under age 23. If age 23 or over, number of years of employment needed to qualify increases with age.
Survivor pension: Deceased was employed or pensioner at death, or employed within 6 months thereof and for 3/4 of adult life.

Old-Age Benefits

Old-age pension: 50% of average earnings (earnings in excess of 3,000 pesos a year are reduced by 50%) during highest 5 of last 10 years, plus 1% of earnings for each year of employment beyond 25 years (1.5% if dangerous or arduous work). Increments of 1.5% to 4% of earnings for each of first 5 years pension deferred, 1% a year thereafter. (Reduced pension, 40% of average earnings, plus 1% of earnings for each year of employment beyond 15 years.)
Minimum pension varies depending on level of average earnings and number of years of employment. Maximum: 90% of average earnings.

Permanent Disability Benefits

Disability pension: 40% of average earnings (earnings in excess of 3,000 pesos a year are reduced by 50%) during highest 5 of last 10 years, plus 1% of earnings per year of employment beyond 15 years. Minimum and maximum pensions: Same as old-age pension. Partial disability: Up to 50% (60% of work injury or occupational disease) of lost earnings (depending on number of years of employment up to 25 years, increased 1% for each year of employment above 25 years). During rehabilitation, 70% of former earnings. If unable to find employment, 50% of former earnings in first year, 25% thereafter.

Survivor Benefits

Survivor pension: Up to 100% of pension of insured for 3 months (after 1-month waiting period). Thereafter, 70%, 85%, or 100% of pension of insured for 1, 2, or 3 or more dependent survivors, respectively, (80%, 90%, or 100% if pension of insured is less than 60 pesos a month). Divided equally among eligible dependents.
Eligible dependents: Widow, needy widower age 60 or disabled, orphans under age 17 or disabled, and needy parents. Maximum pension for working widow: 25% of survivor pension. Nonworking widow under age 40 and without dependents receives full pension for 2 years.
Widows age 40 or above who are unemployed receive unreduced pension.

Administrative Organization

State Committee for Labor and Social Security, administration of program through its Social Security and Social Assistance Directorate. Municipal social security offices and work centers process applications. Pensions paid through National Bank offices.

Sickness and Maternity

First law: 1934 (maternity benefits only).
Current laws: 1974 (maternity) and 1979 (sickness).
Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash sickness benefits: Employed persons, members of some producers' cooperatives, and workers under special systems.
Cash maternity benefits: Employed persons.
Medical benefits: All residents.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same. Also covers cost of medical services.

Qualifying Conditions

Cash sickness benefits: Currently employed.
Cash maternity benefits: Currently employed with 75 days of employment in the 12 months preceding maternity leave.
Medical benefits: Residence in country.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings (50% if hospitalized). Minimum benefit: 1.5 pesos a day (80% of earnings if wage is less than 1.65 pesos a day); maximum, 90% of earnings. Payable after 3-day waiting period until medical certification expires (new certification required every 26 weeks) or disability pension granted.

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Tuberculosis benefit: 100% of earnings up to 2 years, plus 6 months rehabilitation.
Maternity benefit: 100% of earnings, payable for 6 weeks before (8 weeks in some cases) and 12 weeks after confinement.
Minimum benefit: 20 pesos a week.

Workers' Medical Benefits

Medical benefits: Free medical services provided to patients by public medical centers. Includes medical and dental care, maternity care, pre - and post-natal care, hospitalization, medicines during hospitalization, and rehabilitation. Provided until recovery. In work injury cases, also covers medicines when hospitalization not required and appliances.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

State Committee for Labor and Social Security, administration of program through its Social Security and Social Assistance Directorate. Work centers pay cash benefits and are reimbursed by the National Bank. Ministry of Public Health supervises administration of medical services provided by public medical and hospital centers.

Work Injury

First law: 1916.
Current law: 1979 (in effect, 1980).
Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Employed persons and members of some producers' cooperatives, self-employed, and liberal professions.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 80% of earnings (70% if hospitalized). Minimum and maximum benefits: Same as sickness benefit above. Payable from 4th day of incapacity (1st day of incapacity if hospitalized) until medical certification expires (new certification required every 26 weeks) or disability pension is granted.

Permanent Disability Benefits

Permanent disability pension: 50% of average earnings during highest 5 of last 10 years, plus 1% of earnings per year of employment beyond 25 years.

Constant-attendance supplement: 20% of pension. Minimum and maximum pensions: Same as old-age pension above. Provisions for partial disability.

Survivor Benefits

Survivor pension: Same as survivor pension above. Free burial services provided by the government for all residents.

Administrative Organization

State Committee for Labor and Social Security, administration of program through its Social Security and Social Assistance Directorate. Work centers pay short-term cash benefits and are reimbursed by the National Bank. Ministry of Public Health supervises administration of medical services provided by public medical and hospital centers.

Family Allowances

(Dependents of young workers conscripted into military service are eligible for assistance from Social Security Fund.)

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Old Age, Disability, Death

First law: 1956.
Current law: 1980.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 0.47 pound (£).

Coverage

Employed and self-employed persons aged 16-64.
Voluntary coverage for formerly covered persons and for Cypriots working abroad for Cypriot employer.
Exclusions: Certain categories of part-time and family employment.

Source of Funds

Insured person: 6.3% of earnings (self-employed, 11.6% of earnings; voluntarily covered, 10% of earnings).
Employer: 6.3% of payroll.
Government: 4% of earnings.
Above contributions also finance cash sickness, maternity, work-injury, and unemployment benefits.
Maximum earnings for contribution purposes: £ 292 a week.

Qualifying Conditions

Old-age pension: Age 65; age 63 for women born before 1/1/35. Age 63 if weekly average of real and credited earnings is at least equal to 70% of weekly basic earnings. (Basic earnings level is about 44.7% of national average wage.)

1 Contribution conditions:contributions paid for at least 3 years and earnings in "lower band" (covered earnings up to basic earnings level) are 156 times weekly basic earnings, and

2 weekly average earnings (paid and credited) since 1964 or age 16 are 25% of basic earnings.

Widow may substitute husband's coverage record for her own for period prior to his death.
Lump sum payable at age 68 to persons who do not meet contribution conditions; persons who satisfy first but not second condition receive lump sum of 15% of total covered earnings.
Retirement necessary for miners aged 60-64.
Disability pension: Permanent incapacity for work. Contribution conditions: same as for old-age, plus paid or credited contributions in previous year must correspond to at least 20 times weekly basic earnings. (Alternatively, average of 20 times basic earnings in last 2 years.) If disability is caused by accident, same qualifying conditions as for cash sickness benefits below.
Survivor pension: Contribution conditions: same as for old-age. (Lump sum paid if qualifying conditions are not met.) If death is caused by accident, same qualifying conditions as for cash sickness benefits below. For full orphans, 1 week of contributions paid by either parent.
All pensions payable abroad.

Old-Age Benefits

Old-age pension: Basic pension equal to 60% of average basic credited earnings plus supplementary pension equal to 1.5% of average credited earnings above the basic for each year of contribution.
Dependents' supplements: 20% of average basic credited earnings for 1st dependent, 10% each for 2nd and 3rd dependent.
Schedule of payments: Pensions paid 13 times a year.
Lump-sum payment: 15% of total credited earnings.
Adjustment: Past earnings are adjusted once a year according to changes in wages. Pensions in payment are adjusted in January and July each year (basic part according to changes in wages and supplementary part according to changes in prices).

Permanent Disability Benefits

Disability pension: Basic pension: Same as basic old-age pension, including dependents' supplements.
Supplementary pension: For each year of contribution, the total of weekly average credited earnings projected to age 63 on the basis of average earnings during the 5 years preceding disability, multiplied by 1.5%.
Schedule of payments: Pensions paid 13 times a year.
Medical services provided in government hospitals and dispensaries.
Adjustment: Same as old-age pension.

Survivor Benefits

Survivor pension: Same as basic old-age pension, plus 60% of supplementary old-age pension. Payable to widow or to dependent disabled widower.
Lump-sum payment: Equal to 1 year's pension, payable upon remarriage. If not eligible for survivor benefits, same as for old-age pension.
Orphans: £19.48 a week, plus 30% of supplementary old-age pension (60% divided equally among 2 or more orphans) to each full orphan under age 15 (23 if female, 25 for males if student or in military service, no limit if disabled).
Lump sum equal to 1 year's orphan pension payable on termination of pension due to age. Half-orphan: £9.74 a week for first orphan, £4.87 per week for 2nd and 3rd.
Schedule of payments: Pension paid 13 times a year.
Missing person's benefit: Same as basic old-age pension, including dependents' supplements for spouse or £19.48 a week for each full orphan.
Funeral grant: £200 upon death of insured or pensioner, £100 upon death of dependent.
Adjustment: Same as for old-age pension.

Administrative Organization

Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of program.
Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board.

Sickness and Maternity

First law: 1956.
Current law: 1980.
Type of program: Dual social insurance for cash benefits and national health for medical care system.

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Coverage

Employed and self-employed persons aged 16-63.
Voluntary coverage for Cypriots aged 16-63 working abroad for Cypriot employer.
Persons between 64-65 are covered only if they are not entitled to old-age pension. Exclusions: Certain categories of part-time and family employment.
Medical care: All residents of limited means, public employees, police, and members of the Armed Forces.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same. Also, whole cost of medical care.

Qualifying Conditions

Sickness benefits: 26 weeks of paid contributions and 20 contributions paid or credited in last year. After entitlement is exhausted, person can requalify upon payment of 13 contributions.
Maternity benefits: 26 weeks of paid contributions and 20 contributions paid or credited in last year.
Cash maternity grant: 26 weeks of paid contributions, and 20 contributions paid or credited in last year.
Medical benefits: Residence in country and limited means.

Sickness and Maternity Benefits

Cash sickness benefit: 60% of basic credited average earnings in last year, plus supplement of 50% of average earnings above basic amount in last year, up to maximum of 2 times basic earnings.
Dependents' supplements: Same as for old-age pension.
Maximum cash benefit and supplements: £97.40 a week.
Payable after 3-day waiting period (18 days for self-employed) for up to 52 weeks (minimum, 13 weeks plus 1 day for each contribution paid in excess of 26).
Cash maternity benefit: 75% of average credited earnings during the last year. Payable for 16 weeks beginning between the 6th and 2nd week before confinement.
Maternity grant: £149.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients in government hospitals and dispensaries. Includes medical treatment, hospitalization, maternity care, and medicines.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.
Wife receives same cash maternity grant as working woman.

Administrative Organization

Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of cash benefits.
Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board.
Ministry of Health, provision of medical services through government hospitals.

Work Injury

First law: 1942.
Current law: 1980.
Type of program: Social insurance system.

Coverage

Employed persons.
Exclusions: Certain categories in part-time and family employment.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: £29.22 a week, plus £9.74 for 1st dependent, £4.87 each for 2nd and 3rd dependents.
Minimum benefit and supplements: £48.70 a week.
Supplement: 50% of average earnings above basic in last year.
Maximum benefit and supplements: £97.40 a week.
Payable after 3-day waiting period for up to 12 months.

Permanent Disability Benefits

Permanent disability pension: £29.22 a week. Supplementary permanent disability pension: 60% of average earnings above basic earnings in last 2 years.
Dependents' supplements: £9.74 a week for 1st dependent, £4.87 each for 2nd and 3rd dependents.
Adjustment of earnings and pensions: Same as for old-age pension.
Constant-attendance supplement: £15.90 a week.
Partial disability: Percent of full pension proportionate to degree of incapacity (20%-99% disablement) or lump sum (10%-19%).

Workers' Medical Benefits

Medical benefits: Necessary medical treatment and hospitalization in government dispensaries and hospitals.

Survivor Benefits

Survivor pension: Same as basic permanent disability pension, plus 60% of supplementary permanent disability pension. Payable to widow or to dependent invalid widower. Lump-sum payment: Equal to 1 year's pension, payable upon remarriage.
Orphans: £19.48 a week, plus 30% of supplementary permanent disability pension (60% divided equally among 2 or more orphans) to each full orphan under age 15 (23 if female, 25 for males if student or in military service, no limit if disabled).
Lump sum equal to 1 year's orphan pension payable on termination of pension due to age. Half-orphans: £9.74 for 1st orphan and £4.87 per week for 2nd and 3rd orphans. Dependent parent (if no spouse or child): £19.48 a week plus 30% of supplementary permanent disability pension.

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Funeral grant: £200.

Administrative Organization

Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of contributions and cash benefits.
Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board.

Unemployment

First law: 1956.
Current law: 1980.
Type of program: Social insurance system.

Coverage

Employed persons aged 16-63 (including voluntarily insured persons who work for Cypriot employers abroad). Employed persons between 64-65 are covered only if they are not entitled to old-age pension.
Exclusions: Certain categories in part-time and family employment.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.
(6% of contributions paid by insured person, employer, and government are transferred to Unemployment Benefit Account to finance unemployment benefit.)

Qualifying Conditions

Unemployment benefits: 26 weeks of paid contributions and 20 contributions paid or credited in last year. After entitlement is exhausted, requalification upon payment of 26 weeks of contribution. Capable of and available for work; weekly reporting at employment exchange. If unemployment is due to voluntary leaving, misconduct, direct participation in trade dispute, refusal of suitable offer, or failure to avail self of job opportunity, disqualification for up to 6 weeks.

Unemployment Benefits

Unemployment benefit: Same as cash sickness benefit, including supplements.
Payable after 3-day waiting period (30 for voluntarily insured) for up to 26 weeks (minimum, 13 weeks, plus 1 day for each weekly contribution paid in excess of 26).

Administrative Organization

Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of program.
Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board.

Family Allowances

First law: 1987.
Type of program: Universal system.

Coverage

All residents with 4 or more children.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Residence in country.

Family Allowance Benefits

Family allowances: £20 per month for each dependent child. A child is dependent if: under 15; between 15-18 and unmarried; 18-21 and in military service; 18-25 if male and attending full-time education; 18-23 if female and attending full-time education; and disabled irrespective of age.

Administrative Organization

Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of program.
Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board.

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Old Age, Disability, Death

First laws: 1906 (salaried employees) and 1924 (wage earners).
Current laws: 1988–1994.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 27.97 crowns.

Coverage

Employees, members of industrial production cooperatives, advanced students, farmers, artists, and self-employed persons.

Source of Funds

Insured person: 6.8%.
Employer: 20.4% of payroll.
Government: Any deficit.
Maximum earnings for benefit purposes: 2,500 crowns a month, plus 1/3 of earnings between 2,501-6,000 crowns and 1/10 between 6,001 and 10,000 crowns.
Above contributions also finance work-injury benefits and family allowances.

Qualifying Conditions

Old-age pension: Men, age 60 (55-58 if in unhealthy or arduous work); women, age 53-57 according to number of children raised. 25 years of employment (proportionately reduced pension at age 65 if 10-24 years).
Substantial retirement ordinarily necessary.
Not payable abroad unless agreement.
Pensions are not taxed.
Disability pension: Total disability (disabled for all work), or partial disability (1/3 loss of earning capacity). 5 years of employment in last 10 years (1-4 years if under age 28).
Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 50% of average covered earnings during highest 5 of last 10 years, plus 1% of earnings per year of employment between 26 and age of retirement.
Minimum pension (with full career): 1,146 crowns a month plus amount necessary to bring total monthly income to 2,460 crowns, (4,360 for a couple). Supplement of 220 crowns per month as inflation adjustment.
Maximum: 5,520 crowns a month for new pensions.
Higher rates for unhealthy and arduous occupations.
Increment of 4% a year for work and deferral of pension after pensionable age.
Reduced pension: 2% of earnings times years of employment; minimum, 1,146 crowns a month.
Dependents' supplements: 620 crowns a month for wife age 65 or disabled.
Social pension: Up to 2,460 crowns a month paid after means test at age 65, if no other pension.

Permanent Disability Benefits

Disability pension: 50% of average earnings, plus 1% of earnings per year of actual and credited employment between 26 and 42 years.
Minimum full pension: 1,146 crowns a month plus amount necessary to raise total income to 2,460 crowns, (4,360 crowns for a couple); Higher rates for unhealthy and arduous occupations.
Constant-attendance supplement: 200, 400, or 600 crowns a month, according to degree of disability.
Reduced pension: 2% of earnings times years of actual and credited employment.
Dependents' supplements: 620 crowns a month for wife age 65 or disabled 340-490 crowns for first child (subsequent children receive ordinary family allowance).
Partial disability: 50% of earnings related component of total disability pension plus flat-rate component of 420 crowns.
Social pension: Same as for old-age social pension.

Survivor Benefits

Survivor pension: 60% of earnings related component of pension of insured plus flat rate of 420 crowns. Minimum pension, 450 crowns a month.
Payable to all widows for 12 months. Thereafter, only to widows age 50 (age 45 if 2 or more children reared, or any age if disabled, caring for child, or 3 or more children reared).
Widowers caring for child, 1,420 crowns a month.
Orphans: 30% of earnings related component of pension of insured plus flat rate component of 420 crowns for each half-orphan under age 15 (26 if student or disabled); minimum: 948 crowns a month.
Full orphans: 50% of earnings related component of pension of insured plus flat rate component of 420 crowns.
Minimum, 600 crowns a month.
Full orphans and widows eligible for additional benefit necessary to bring total income to 2,460 crowns a month (4,360 for two persons).
Funeral grant: Lump sum of 3,000 crowns.

Administrative Organization

Ministry of Labor and Social Affairs of the Czech Republic; subsidiary offices on a district level administer payment of benefits through post office and prepare papers and applications for pensions and administer payments of benefits through joint office..

Sickness and Maternity

First law: 1888.
Current laws: 1956, 1992 (cash sickness benefits), 1966, 1992 (medical care), 1968, 1992 (maternity benefits), 1994.
Type of program: Social insurance.

Coverage

Cash benefits: Employees, members of industrial production cooperatives, and advanced students. For self-employed persons sickness insurance is voluntary as of January 1994.

Source of Funds

Insured person: **Sickness and maternity**, 1.2% (self-employed, 4.8%). **Medical care**, 4.5%.
Employer: Sickness and maternity, 3.6%. **Medical care**, 9%.
Government: Any deficit.

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Qualifying Conditions

Cash sickness and medical benefits: Currently in a covered category (no minimum period of coverage).
Eligibility continues for 6 weeks after coverage ceases.
Cash maternity benefits: 270 days of insurance in last 2 years.
Eligibility continues for 6 months after employment ceases.

Sickness and Maternity Benefits

Sickness benefit: For 1st 3 days, 50% of earnings; from 4th day, 69%. Maximum benefit, 270 crowns a day. Payable from 1st day of incapacity for up to 1 year, or 2 years if recovery likely.
Maternity benefit: 69% of earnings. Maximum, 186 crowns a day. Payable for 28 weeks (37 weeks for single mother and multiple births) including at least 6 weeks before confinement.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of public and private health service.
Medical treatment, hospitalization, medicines, dental care (with limited cost sharing), maternity care, appliances, travel expenses, sanatorium and spa treatment, and partial cost of holiday camps.
Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same medical services as for family head. In addition, all resident children under age 15 receive medical care in own right, as do all women in case of maternity care.

Administrative Organization

Cash benefits: Ministry of Labor and Social Affairs of the Czech Republic; subsidiary offices on a regional and district level. District offices approve applications and control payment of benefits by employing enterprises.
Medical services: Ministry of Health, national administration
Services provided through district health centers and hospitals, local health centers, and clinics in individual establishments.

Work Injury

First law: 1887.
Current laws: 1956 (short-term benefits) and 1975 (pensions); 1990 (self-employed), 1992.
Type of program: Social insurance system.

Coverage

Employees and members of industrial production cooperatives, farmers and other self-employed persons.

Coverage

Insured person: See pension contribution, above.
Employer: See pension contribution, above.
Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefits: Same as cash sickness benefits.

Permanent Disability Benefits

Permanent Disability Benefits :Same as general disability.

Workers' Medical Benefits.

Medical benefits: Same as for ordinary sickness above.

Survivor Benefits

Survivor Benefits: Same as basic survivor benefits.
Funeral grant: Lump sum of 3,000 crowns.

Administrative Organization

Temporary disability benefits: Ministry of Labor and Social Affairs of the Czech Republic; subsidiary offices on a regional and district level. District offices approve applications and control payment of benefits by employing enterprises.
Permanent disability and survivor pensions: Ministry of Labor and Social Affairs of the Czech Republic. Social Security Administration of the Czech Republic.
Medical benefits: Ministry of Health, and district and local health centers and factory clinics.

Unemployment

First law: 1991, 1992.
Type of Program: Unemployment assistance.

Coverage

Czech Republic citizens, at least 15 years old and capable of working.

Source of Funds

Insured person: 0.75%.
Employer: 2.25%.
Government: Any deficit.

Qualifying Conditions

Unemployment benefit: Registered with the Labor Office as looking for work. Employment for at least 12 months in the past three years.

Unemployment Benefits

Unemployment benefit: 60% of earnings during first 3 months; 50% for next 3 months. Minimum: 3,300 crowns per month.

Administrative Organization

Ministry of Labor and Social Affairs of the Czech Republic; Labor offices and district social security offices determine eligibility and make payments.

Family Allowances

First law: 1945.
Current law: 1968, 1993.

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Type of program: Employment-related system.

Coverage

Employees, members of industrial production cooperatives, advanced students, and social insurance beneficiaries with 1 or more children. Special system for members of agricultural cooperatives.

Source of Funds

Insured person: See pension contributions above.
Employer: See pension contributions above.
Government: Same.

Qualifying Conditions

Family allowances: Child must be under age 15 (26 if student or disabled). Employee must normally be working full time. (Disabled and single women at least half time.)

Family Allowance Benefits

Family allowances: 340 crowns a month for each child under age 6, 380 crowns if between 6 and 10, 450 crowns if between 10 and 15, and 490 crowns above age 15. Supplement of 600 or 800 crowns for disabled child.
Birth grant: Lump sum of 4,500 crowns for each birth.
Parents' allowance: 1,740 crowns a month (child under 3, disabled child up to 7) if caring for child at home.

Administrative Organization

Ministry of Labor and Social Affairs of the Czech Republic; subsidiary offices on district level.
District social security offices determine eligibility, keep records and make payment to self-employed. Employing establishments keep records and pay allowances to own employees.

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Old Age, Disability, Death

First laws: 1891 (old age) and 1921 (disability).
Current laws: 1964 (employment-related pensions), 1986 (partial pension), and 1984 (social pension—includes old-age pension plus early pension providing income-tested benefits for survivors and the disabled).
Type of program: Multiple universal pension, assistance, and social insurance systems.
Exchange rate: U.S.$1.00 equals 6.12 kroner.
(*Note*: Widow's and disability pensions were abolished as separate programs in 1984 and are part of the *early pension* program; for consistency they are reflected here in their usual position).

Coverage

Universal pension: Resident citizens; aliens meeting minimum residency requirements or covered by reciprocity agreements.
Employment-related pension: Employees (aged 16-66) including persons on parental leave, recipients of cash sickness benefits and the unemployed.

Source of Funds

Insured person: Universal pension, none. Employment-related pension: up to 1/3 of 2,332 kroner (maximum tax, full time worker) a year.
Employer: Employment-related pension: up to 2/3 of 2,332 kroner (maximum tax, full time worker) per employee a year.
Government: Universal pension, financed by the national government. Employment-related pension, none.

Qualifying Conditions

Old-age pension: Universal pension, citizens at age 67; Full pension: 40 years' residence after age 15. Employment-related pension, payable at age 67. No income test. Payable abroad.
Early retirement (universal pension): Age 18-66 if ability to work reduced by at least 1/2 for physical or mental reasons, age 50-66 if social and health related reasons.
Income tested: Annual income under 88,608 kroner (single), 132,912 kroner (married couple), plus 8,472 kroner per child.
Post-retirement wage (Efterlon): See unemployment program.
Partial (universal) pension: Aged 60-66, was employed full time for at least 10 years out of previous 20; must continue to work 12-30 hours a week.
Disability pension (*anticipatory pension*): Universal pension, age 18-59; ability to work reduced to negligible amount (full pension) or 2/3 (reduced pension—also paid at age 60-66 if work ability is negligible); other income below specified limits.
Disability Allowance: Ineligible for pension due to high earnings, but medically determined to have at least 66 2/3 diminution in work capacity or deafness resulting in serious communication problems.
Survivor pension (*anticipatory pension*): Universal pension, age 18-66; ability to work reduced by at least 1/2 for health and other reasons; other income below specified limits. Payable abroad.

Old-Age Benefits

Universal old-age pension: Basic amount, 3,709 kroner a month (income-tested).
Supplement (income-tested): 1,880 kroner a month (singles); 1,629 kroner a month (others).
Adjustment: Automatic adjustment of pensions each year for changes in the wage index.
Supplements for children, see family allowances below.
Partial pension: Maximum, 73,643 kroner a year if work reduced to 12 hours a week.
Employment-related old-age pension: Up to 13,500 kroner a year, depending on time of entry into the program and contribution payments.
40 years' coverage for full pension, except 35 years if covered in 1965.

Permanent Disability Benefits

Disability pension: Full pension (if 100% disabled) consists of basic pension amount of 3,709 kroner a month (income-tested), plus disability and unemployability supplements (1,805 kroner and 2,491 kroner a month, respectively, no income test); reduced pension (if 2/3 disabled), basic benefit plus pension supplement (same as old-age pension).
Early pension supplement: 942 kroner a month.
Supplements for children, see Family Allowances, below.
Assistance allowance, 1,885 kroner a month; constant-attendance allowance, 3,760 kroner a month (both, no income test).
Disability allowance: 1,814 kroner a month.
Adjustment: Automatic adjustment of pensions each year for changes in the wage index.

Survivor Benefits

Survivor pension: 3,709 kroner a month (income-tested) plus supplement(same as for old-age pension).
Early pension supplement: 942 kroner a month.
Supplements for children, see family allowances below.
Adjustment: Automatic adjustment of pensions each year for changes in the wage index.
Employment-related survivor benefit: Lump sum, related to the employment-related old-age pension paid or accrued to deceased. Payable to surviving spouse and each child under age 18.
Funeral grant: Lump sum (maximum of 6,400 kroner, dependent on the assets of the deceased, provided under sickness insurance and adjusted for changes in price index).

Administrative Organization

Universal and assistance pensions: Ministry of Social Affairs, general supervision and national administration.
Local communal (municipal) governments: Local administration of pensions, including receipt of claims, and award and payment of pensions; also determines whether disability exists.
National Directorate of Social Security and Assistance: Administers universal pensions paid abroad.
Employment-related pensions: Ministry of Labor, general supervision.
Labor Market Supplementary Pensions Institution, administration of program. Managed by employee-employer assembly.

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Sickness and Maternity

First law: 1892.
Current laws: 1971 (medical benefits) and 1972 (cash benefits).
Type of program: Dual universal (medical benefits) and direct provision (cash benefits) systems.

Coverage

Medical benefits: All residents.
Cash sickness benefits: Wage earners after 13 weeks with same employer, and self-employed.
Cash maternity benefits: Employees and self-employed.

Source of Funds

Insured person: Medical benefits, none. Self- employed, voluntary cash benefit insurance against initial 3 weeks of incapacity.
Employer: Cash benefits, whole cost first 2 weeks, thereafter paid by local government authorities. Medical benefits, none.
Government: Cash benefits, local government whole cost beginning 2nd week (costs partially covered by *labor market contribution* paid by employees and self-employed beginning January 1, 1995). Medical benefits, whole cost (counties).

Qualifying Conditions

Medical benefit: Resident of metropolitan Denmark. If moving from another country, 6 weeks' qualifying period.
Cash sickness benefit: Income from employment or self-employment.
Cash maternity benefits: Income from employment or self-employment.

Sickness and Maternity Benefits

Sickness benefit: Up to 2,556 kroner a week, based on hourly wage; employees, payable from 1st day of illness; self-employed, payable from 4th week of illness (may insure voluntarily for 1st 3 weeks). Benefits under the national cash benefit program are payable weekly for 52 weeks within any 18-month period (reduced from 91 weeks previously).
Maternity benefit: Up to 2,556 kroner a week; employees, payable up to 28 weeks, including 4 weeks before and 24 weeks after confinement (father may take 2 weeks' paternity leave), plus up to 3 months if child hospitalized for disease contracted in connection with birth; other earners and nonearners on a voluntary basis, payable for 4 weeks after birth.
Sickness and maternity benefits above require 120 hours continuous employment in preceding 13 weeks.

Workers' Medical Benefits

Medical benefits: Free service benefits (financed through general revenue funds) with restricted choice of doctor, or patient pays part of expenses with free choice of doctor. Includes general practitioner care, specialist care, hospitalization in public hospital, 50% to 75% of cost of most prescribed drugs, maternity care by midwife or doctor, home nursing, chiropractic (30 percent of expenses), physiotherapy, limited dental care (the government pays 40% of most expenses) and transportation (pensioners only).
Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Ministry of the Interior and National Social Security Office, general supervision and national administration.
Communal (municipal) and county governments, local administration.

Work Injury

First law: 1898.
Current law: 1993.
Type of program: Dual universal (medical benefits) and direct provision (cash benefits) systems; compulsory insurance with private carrier (disability pension).

Coverage

Employed persons, and self-employed persons in fishing and shipping. Persons born with congenital injury/disease as a consequence of the mother's work/employment during early pregnancy.

Source of Funds

Insured person: None. Permanent disability, none. Self-employed, whole cost of insurance.
Employer: Cash benefits, same as sickness and maternity. Permanent disability, whole cost of insurance through private carrier.
Government: See Sickness and Maternity, above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: See sickness benefits above.

Permanent Disability Benefits

Permanent disability pension: 80% of average earnings, if totally disabled. Maximum earnings: 293,000 kroner (295,000 kroner as of April 1,1995), adjusted annually for changes in average wages. Partial disability: Percent of full pension proportionate to loss of earning capacity, if 50% to 99% disabled. Lump sum equal to commuted value of partial pension, if 15% to 49% disabled. At age 67, pension discontinued, lump sum of 2 years benefit paid. Compensation for long-term incapacity to perform daily routine tasks: 355,000 kroner (357,000 kroner as of April 1, 1995) if 100% incapacitated; compensation reduced at lower degrees of incapacity. Adjustment: Automatic adjustment of benefits to changes in average wages.

Workers' Medical Benefits

Medical benefits: Appliances only, or sometimes necessary specialist care (most medical services obtained under ordinary sickness insurance).

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Survivor Benefits

Survivor pension: 30% of earnings of insured, paid up to 10 years. Payable to spouse, or cohabitant of at least 5 years. Benefit not discontinued when contracting new marriage. At age 67, pension discontinued, lump sum of 2 years' benefit paid.
Orphans: 10% of earnings for each orphan, up to 40% maximum. 20% each full orphan, up to 50% maximum. Payable through age 18 (21 if student). Total survivor and orphans' pensions payable: 70% of earnings of insured.
Special death benefit: Lump sum of 92,000 kroner (93,000 kroner as of April 1, 1995) payable to spouse, or cohabitant of at least 5 years.
Adjustment: Automatic adjustment of benefits to changes in average wages.

Administrative Organization

Ministry of Social Affairs, general supervision; National Board of Industrial Injuries, direct supervision.

Unemployment

First law: 1907.
Current laws: 1970 (employees) and 1976 (self-employed).
Type of program: Subsidized voluntary insurance system.

Coverage

Self-employed, and employees aged 16-65, young persons who have completed 18 months vocational training, and draftees, admitted to approved unemployment funds established voluntarily by trade unions in industry, commerce, office work, agriculture, handicrafts, catering, transport, and quarrying.

Source of Funds

Insured person: Membership contribution for the unemployment fund.
Employer: A part of the supplementary 3% value-added tax base of the enterprise.
Government: Cost above insured person's and employer contributions. Costs partially recouped from *labor market contribution* paid by employees and self-employed from January 1,1995.

Qualifying Conditions

Unemployment benefit: Membership in unemployment fund during last 12 months (self-employed included) and 26 weeks of employment in last 3 years. Registered for employment, capable of and willing to work. Unemployment not due to voluntary leaving, misconduct, labor dispute, or refusal of suitable offer.
Post-retirement wage: Resident aged 60-66 (including self-employed) and member of unemployment fund for 20 years during last 25 years, or 10 years during the last 15 if born before March 1, 1952.

Unemployment Benefits

Unemployment benefit: 90% of earnings, up to 511 kroner a day. Payable from 1st day of unemployment, 5 days a week for a limited duration. Post-retirement wage: 90% of earnings first 30 months, 82% thereafter (up to 132,860 kroner and 108,945 kroner, respectively). May work up to 2oo hours in 12 month period.
Transitional benefit: 82% of maximum daily benefit. Payable to member age 55-59 about to lose eligibility to daily allowance. Payable to age 60 or eligibility for post-retirement wage.
Normal old-age pension payable at age 67.

Administrative Organization

Ministry of Labor and National Employment Office, general supervision.
Recognized unemployment funds (at least 5,000 members), national administration of program; usually managed by union officials.
Local branches of funds, collection of contributions and payment of benefits.

Family Allowances

First law: 1952.
Current law: 1986.
Type of program: Universal system.

Coverage

Resident citizens, aliens having resided in Denmark 1 or more years (3 years for special supplement) or aliens covered by reciprocal agreements.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 18.

Family Allowance Benefits

Family allowances: Basic annual allowance, 8,600 kroner per child 0-6 years old, 6,600 kroner if 7-17 years of age.
General supplement: 4,416 kroner a year per child (if single provider, pensioner, etc.).
Extraordinary supplement: 3,372 kroner a year (for single parent or pensioner).
Special supplement: 16,944 kroner a year (orphans) or 8,472 kroner (children of pensioners and children of only one parent; multiple births, 5,456 kroner a year when 0-6 years of age; adoption, one-time grant of 31,457 kroner.
Adjustment: Allowance and supplements adjusted once a year by a percentage fixed by law.
Schedule of payments: Payable quarterly.

Administrative Organization

Ministry of Social Affairs, general supervision and national administration.
Administered by local communal (municipal) governments.

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Old Age, Disability, Death

First law: 1970 (provident fund).
Current law: 1975.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed and self-employed persons and apprentices aged 14-60.

Source of Funds

Insured person: 3% of earnings; self-employed, 7%.
Employer: 6.75% of payroll.
Government: None.
Maximum earnings for contribution purposes: EC $60,000 per year (June 1,1995).

Qualifying Conditions

Old-age pension: Age 60 and at least 300 weeks of contributions paid or credited (with at least 150 actually paid).
Disability pension: Under pensionable age, with 150 weeks of contributions paid or credited.
Survivor pension: Fully insured or pensioner at death, married at least 3 years.

Old-Age Benefits

Old-age pension: 30% of average earnings in 3 best years of last 10, plus 2% for every 50 weeks of contributions between 500 and 750, and 1% for every 50 weeks of contributions over 750.
Maximum, 70% of earnings.
Delayed retirement: Increase of 6% of the regular pension for every full year of postponement.
Old-age grant: Lump sum of 3 times average weekly covered earnings for every 50 weeks of contributions paid or credited, if age 60 but ineligible for pension.

Permanent Disability Benefits

Disability pension: Same as old-age pension.
Disability grant: Same as old-age grant.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable at age 50 to widow or widower. If married less than 3 years, widow or widower receives survivor pension for one year. Orphans: 1/4 of pension of insured (1/3 if full orphan or disabled), payable to dependent children under age 16 (18 if full-time student).
Minimum benefit: EC$40 per month.
Maximum survivor pension: 100% of pension of insured.
Survivor grant: Same as old-age grant.
Funeral grant: EC$1,800.

Administrative Organization

Ministry of Health and Social Security, general supervision.
Social Security Board, administration of program.

Sickness and Maternity

First and current law: 1975.
Type of program: Social insurance system for cash benefits.

Coverage

Employed persons and apprentices aged 14-60.
Special cash sickness benefit system for civil servants.

Source of Funds

Insured person: See pension contribution above.
Employer: Same.
Government: None.

Qualifying Conditions

Cash sickness benefits: Currently in covered employment and 13 weeks of contributions, with 8 in 13 weeks immediately preceding illness.
Cash maternity benefits: 30 weeks of contributions, with at least 20 in the 30 weeks prior to 6 weeks before confinement.
Cash maternity grant: Insured woman or non-insured spouse of worker, with at least 26 weeks of contribution in last year.

Sickness and Maternity Benefits

Sickness benefit: 60% of average weekly earnings during last 13 weeks, payable after 3-day waiting period up to 26 weeks.
Maternity benefit: 60% of average weekly earnings during last 30 weeks, payable 6 weeks before and 6 weeks after confinement (may be as late as 3 weeks before to 9 weeks after).
Maternity grant: EC$250 (effective June 1,1995).

Workers' Medical Benefits

Medical benefits: Free medical services and supplies paid for through Government funds.

Administrative Organization

Ministry of Health and Social Security, general supervision.
Social Security Board, administration of program.

Work Injury

First law: 1937.
Current law: 1975.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons and apprentices aged 14-60.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

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Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
Disability must last at least 3 days.

Temporary Disability Benefits

Temporary disability benefit: 60% of average earnings in last 13 weeks for an adult; 66-2/3% of average earnings for a child (under age 17), until disability ends. If less than 13 weeks, the average for those weeks, with at least 2 weeks as the divisor.

Permanent Disability Benefits

Permanent disability benefit: Same as temporary disability.
Partial disability benefit: Percentage of permanent benefit proportional to degree of disability, lump sum if more than 1% and less than 30% disabled.

Workers' Medical Benefits

Medical benefits: Same as medical benefits under sickness for local cases, overseas cases subject to EC$3,000 maximum.

Survivor Benefits

Survivor benefit: Same as survivor pension above.
Burial grant: EC$1,800, effective June 1, 1995; for death of spouse, EC$1,500 and for death of dependent child under age 18 between EC$300-EC$1,200.

Administrative Organization

Ministry of Health and Social Security, general supervision.
Social Security Board, administration of program.

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Old Age, Disability, Death

First law: 1947.
Current law: 1948.
Type of program: Social insurance system.
Exchange rate: U.S. $1.00 equals 13.79 pesos.

Coverage

Persons aged 14-59 (64 in some cases) who are employed, domestic workers, or wage earners in government-owned corporations.
Exclusions: White-collar workers earning over 2,050 pesos a month, self-employed, family labor, and apprentices earning up to 5 pesos a week. Special system for government employees.

Source of Funds

Insured person: 2.5% of earnings, according to 15 wage classes.
Employer: 7.5% of payroll, according to wage class.
Government: 2.5% of total taxable earnings and any deficit.
Maximum earnings for contribution and benefit purposes: 2,050 pesos a month.
Above contributions also finance sickness and maternity benefits.

Qualifying Conditions

Old-age pension: Age 60 (65 if first covered after age 45) and 800 weeks of contribution (reduced pension if 400-799 weeks). Retirement from covered employment necessary before age 65.
Disability pension: Loss of 66-2/3% of earning capacity. 250 weeks of contribution (reduced pension if 1-249 weeks).
Survivor benefit: Deceased had 20 weeks of contribution in last year, was incapacitated by illness, or was pensioner at death.
Funeral grant: 8 weeks of contributions in last 6 months or was pensioner at death.

Old-Age Benefits

Old-age pension: 40% of average earnings during last 2 years, plus 2% of earnings for each 100 weeks of contribution (or fraction thereof) in excess of 800 weeks.
Dependents' supplements: 5% of average earnings for dependent spouse, child under age 14, or dependent relative over age 60 not in receipt of pension.
Minimum pension: 500 pesos a month. Maximum: 70% of earnings.
Reduced pension: Percent of full pension proportionate to number of weeks of contribution. 13th payment at Christmas may be awarded by the Board of Directors.
Refund of contributions: Employee contributions paid, plus 5% accrued interest, if 1-399 weeks of contribution.

Permanent Disability Benefits

Disability pension: 40% of average earnings during last 2 years, plus 2% of earnings for each 100 weeks of contribution (or fraction thereof) beyond 250 weeks.
Dependents' supplements: 5% of average earnings for dependent spouse, child under age 14, or dependent relative over age 60 not in receipt of pension.
Minimum pension: 500 pesos a month. Maximum: 70% of earnings.
13th payment at Christmas may be awarded by the Board of Directors.
Reduced pension: Percent of full pension proportionate to number of weeks of contribution.

Survivor Benefits

Survivor benefit: Lump sum of 60% of average earnings during last year. Payable to widow and to orphans under age 17; if none, to dependent parents or grandparents over age 60 or disabled (if not in receipt of another pension).
Funeral grant: 50% of salary.

Administrative Organization

Board of Directors headed by Minister of Labor, general supervision. Dominican Social Insurance Institute, administration of program through 28 regional offices; managed by tripartite council and director-general.

Sickness and Maternity

First law: 1947.
Current law: 1948.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons and wage earners in government-owned corporations; certain pensioners also covered for disability and/or medical benefits.
Exclusions: White-collar workers earning over 2050 pesos a month, domestic workers, and family labor.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Cash sickness benefits: 6 weeks of contribution during last 9 months (special provisions for unemployed, depending on number of months of previous contributions).
Cash maternity benefits: 30 weeks of contribution during last 10 months before childbirth.
Medical benefits: Contribution in last week. For maternity care, 15 weeks of contribution by insured woman in last 10 months; or, for wife of insured worker, 30 weeks of contribution by husband in last 10 months.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings (reduced by half if hospitalized). Payable after 3-day waiting period for up to 26 weeks.
Maternity benefit: 50% of earnings, payable for 6 weeks before and 6 weeks after confinement.

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Nursing allowance: 15% of earnings, payable in cash or kind for up to 12 months after child's birth.

Workers' Medical Benefits

Medical benefits: Free choice of medical services provided by medical facilities of Social Insurance Institute or by private under contract. Includes general, specialist, and surgical care, hospitalization, medicines, midwife care, and dental treatment. Maximum duration: 26 weeks.

Dependents' Medical Benefits

Medical benefits for dependents: Wife of insured worker receives maternity care only.
Newborn infant of insured woman receives pediatric care for 12 months.
Other medical services not provided to dependents.

Administrative Organization

Board of Directors headed by Minister of Labor, general supervision. Dominican Social Insurance Institute, administration of program. Institute operates own dispensaries and hospitals, but also contracts for other doctor, clinical, and hospital services.

Work Injury

First and current law: 1932.
Type of program: Social insurance system.

Coverage

Manual employees of firms with 3 or more workers, or 5 or more in agriculture.
Exclusions: Domestic servants and family labor.

Source of Funds

Insured person: None.
Employer: Whole cost, through contributions varying with risk (average 2.5% of payroll).
Government: None.
Maximum earnings for contribution and benefit purposes: 5,000 pesos a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings.
Maximum benefit: 30 pesos a week, not to exceed 2,400 pesos.
Payable after a 3-day waiting period for up to 80 weeks. (May be extended for an additional 40 weeks at 25% of earnings in case of permanent incapacity.)

Permanent Disability Benefits

Permanent disability pension: 50% of earnings, if totally disabled.
Payable up to 160 weeks.
Maximum pension: 30 pesos a week. Cumulative maximum: 4,800 pesos.

Partial disability: 50% of earnings for 5-120 weeks, depending on kind of accident. Cumulative maximum, 3,600 pesos.

Workers' Medical Benefits

Medical benefits: Same as provided under general health insurance program.

Survivor Benefits

Survivor pension: 50% of earnings. Payable for 166 weeks to widow or disabled widower and to orphans under age 18; if none, for shorter periods to other dependent relatives.
Cumulative maximum: 5,000 pesos.
Funeral grant: Up to 150 pesos.

Administrative Organization

Board of Directors headed by Minister of Labor, general supervision. Dominican Social Insurance Institute, administration of contributions and benefits through its Work Accidents Department.

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Please note: This information is more than 4 years old.

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Old Age, Disability, Death

First law: 1928.
Current law: 1988.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 2,306 sucres.

Coverage

Employees in industry, commerce, agriculture, government and self-employed. Exclusions: Family labor working in family enterprise.

Source of Funds

Insured person: 6% of earnings in industry and commerce; 8% in banking; 8% in government; 8% in teaching; 6% in agriculture. Domestic workers, 6%. Rural workers, 1% of legal minimum wage for each family. Self-employed, 8.39% of earnings.
Employer: 2.39% of payroll in industry and commerce; 2.39% in banking; 0.39% government employees; 0.39% teachers; 2.39% for agricultural and domestic workers.
Government: 40% of pensions paid, and 0.30% for rural program.
No maximum earnings limit for contribution purposes.
Maximum limit for benefits: 10 times minimum wage.
Minimum for contribution purposes: Legal minimum wage: 75,000 sucres a month.

Qualifying Conditions

Old-age pension: Age 55 and 360 months of contribution, or at any age with 420 months of contribution; beginning with age 60, the minimum number of monthly contributions is reduced. Retirement necessary. Reduced pension at age 45 with 300 months of contribution and 6 months of unemployment.
Disability pension: 5 years of contribution. Incapacitated for all work.
Survivor pension: 5 years of contribution by insured, or deceased was pensioner at death.
Death grant, 6 months of contribution in last year.

Old-Age Benefits

Old-age pension: 75% of average earnings during 5 highest earnings years (need not be consecutive), plus increments of 1.25% of earnings per year of contribution beyond 30 years.
Minimum pension: Equal to legal minimum wage.
Schedule of payments: 15 payments a year.
Adjustment: Pensions adjusted annually for increases in the legal minimum wage.

Permanent Disability Benefits

Disability pension: 43.75% of average earnings during 5 highest years (need not be consecutive), plus increment of 1.25% of average earnings per year of contribution beyond 5 years.

Survivor Benefits

Survivor pension: 40% of pension of insured, payable to widow, disabled widower, common law wife of at least 2 years, or mother of deceased's children.
Orphans: 20% of pension of insured, or 40% if full orphan, for each orphan under age 21 (no limit if disabled).
Other survivors (if dependent on deceased): Mother or disabled father, 20% of pension; brother or sister under age 21, disabled, or student, 10% of pension each. Contributions paid by insured refunded as lump sum if no pension payable.
Maximum survivor pension: 100% pension of insured.
Death grant: 21 times the minimum wage, less funeral grant below.
Funeral grant: 10 times minimum wage.

Administrative Organization

Ministry of Social Welfare, general supervision.
Ecuadorian Social Security Institute, administration of program.

Sickness and Maternity

First law: 1935.
Current laws: 1942, 1964 and 1988.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

See old-age pension above.
Medical care available to all insured persons.

Source of Funds

Insured person: None.
Employer: 4.71% of wages for medical benefits (includes 3.41% for medical benefits; 1.30% subsidy for sickness and maternity).
Government: None.

Qualifying Conditions

Cash sickness benefits: 26 weeks of contribution, including 8 weeks during last 6 months.
Cash maternity benefits: 26 weeks of contribution during last 12 months, including 4 weeks during first quarter of last year.
Medical benefits: 26 weeks of contribution, including 8 weeks before illness.

Sickness and Maternity Benefits

Sickness benefit: For first 10 weeks, 75% of average earnings in 13 weeks prior to onset of illness; 66% thereafter.
Payable after 4-day waiting period for up to 26 weeks.
Maternity benefit: 75% of average earnings of last 3 months before confinement, for 4 weeks before and 8 weeks after confinement (employer required to pay remaining 25% of earnings). Layette provided.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through medical facilities of Social Security Institute. (In special cases where authorization obtained, refund according to fee schedule, or medical treatment abroad may be prescribed.) Includes general and specialist care, surgery, hospitalization, medicines, eyeglasses and contact lenses, laboratory services, maternity care, and dental care.

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Dependents' Medical Benefits

Medical benefits for dependents: Pediatric care for infants during first year (except drugs).

Administrative Organization

Ministry of Social Welfare, general supervision.
Ecuadorian Social Security Institute, administration of program.
Institute operates own clinics, dispensaries, and hospitals.

Work Injury

First law: 1921.
Current laws: 1964 and 1988.
Type of program: Social insurance system.

Coverage

All insured persons.

Source of Funds

Insured person: None; 1.5% for self-employed, voluntarily insured persons and artisans.
Employer: 1.5% of payroll.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
Occupational disease: 26 weeks of contribution, with at least 8 weeks during last 6 months before illness.

Temporary Disability Benefits

Temporary disability benefit : For first 10 weeks, 75% of average earnings in 10 weeks prior to onset of illness; 66% thereafter.
Payable from 2nd day of incapacity up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 80% of average earnings during last year, or during previous 5 years if higher earnings (100% of earnings in severe cases).
Partial disability: Percent of full pension proportionate to degree of disability, according to schedule in law. 15 payments a year.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, appliances, medicines, and rehabilitation.

Survivor Benefits

Survivor pension: Same as nonwork-connected death benefits above.
Funeral grant: Lump sum; maximum, 24 times the minimum wage (includes cost of burial).

Administrative Organization

Ministry of Social Welfare, general supervision.
Ecuadorian Social Security Institute, administration of program.

Unemployment

First law: 1951.
Current law: 1958 and 1988.
Type of program: Social insurance system (lump-sum benefit).

Coverage

Employees in private and public sectors.
Exclusions: Artisans and volunteers.

Source of Funds

Insured person: 2% of earnings.
Employer: 1% of payroll.
Government: None.
(Additional insurance purchasable.)

Qualifying Conditions

Unemployment benefit (lump sum): 24 months of contribution.
Payable after at least 60 days of unemployment.

Unemployment Benefits

Unemployment benefit: Lump sum varying according to earnings and length of service (exact amounts fixed annually).
Survivor benefit (lump sum): Paid to widow, children under age 21, disabled widower, or, if none, certain other qualified relatives.

Administrative Organization

Ministry of Social Welfare, general supervision.
Ecuadorian Social Security Institute, administration of program.

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Old Age, Disability, Death

First laws: 1950 (social assistance) and 1955 (provident and insurance fund).
Current laws: 1975 , 1984 .
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 3.40 pounds.

Coverage

Employed persons aged 18 and over (16 and over if government employees). Special systems for casual agricultural workers, domestic servants, and self-employed persons with modest income.

Source of Funds

Insured person: 14% of *basic wage*; 11% of *variable wage*.
Employer: 26% of *basic wage*; 24% of *variable wage*.
Government: 1% of payroll plus any deficit.
Basic wage is base pay up to 337.5 pounds per month (to be increased to 500 pounds over next few years).
Variable wage is base pay over 500 pounds per month, plus certain other compensation, such as bonuses and commissions.
Maximum earnings for contribution and benefit purposes consists of limit on combined basic and variable wage depending on wage class.

Qualifying Conditions

Old-age pension: Age 60. For pension based on *basic wage*, 120 months of contribution. For pension based on *variable wage*, age 50 with 240 months of contribution.
Retirement from insured employment.
Disability pension: Total and permanent incapacity for any gainful employment. Contributions during 3 consecutive months, or for total of 6 months.
Survivor pension: Deceased met contribution conditions for disability pension or was pensioner at death.
Lump sum compensation (if not qualified for pension): Age 60; leaving country; totally disabled; widow age 51.

Old-Age Benefits

Old-age pension: 1/45 (up to 1/36 for periods of arduous work) of average monthly earnings during last 2 years times number of years of contribution up to 36 years (contribution periods under earlier public and private programs may be credited).
Lump-sum benefit: 15% of average annual wage for each year of contribution over 36.
Minimum pension: 55 pounds a month; maximum, 80% of average earnings or 590 pounds a month, whichever is less.
Lump-sum compensation (if not qualified for pension): 15% of average annual wage during last 2 years times years of contribution.
Special pension payable to all persons not covered under compulsory program; 25 pounds a month for universal pensions, 21 pounds a month for social pensions.

Permanent Disability Benefits

Disability pension: 1/45 of average monthly earnings during the last year for each year of contribution plus 3 extra years, or 50% of average monthly earnings, whichever is greater. To the resulting amount is added half the difference between it and 80% of average monthly earnings.
Constant-attendance allowance: 20% of pension.
Partial disability: Lump sum of 4 years' pension proportionate to degree of disability, if less than 30% disabled.
Minimum and maximum pensions: Same as under old-age pension.
Lump-sum compensation (if not qualified for pension): 15% of average annual wage during last 2 years times years of contribution.
Special pension payable to all persons not covered under compulsory program.

Survivor Benefits

Survivor pension: 1/45 of average monthly earnings during the last year for each year of contribution plus 3 extra years, or 50% of average monthly earnings, whichever is greater. To the resulting amount is added half the difference between it and 80% of average monthly earnings .
Minimum pension: greater of 65% of average earnings or 29 pounds per month. Maximum pension: Same as under old-age pension.
Pension divided among following survivors according to schedule in law: dependent widow or widower; divorcee without other source of income and married at least 20 years; dependent sons and brothers under age 21 (26 if student, no limit if disabled); unmarried daughters and sisters; and dependent parents. Also payable to disabled widower.
Lump-sum compensation (if not qualified for pension): 15% of average annual wage during last 2 years times years of contribution.
Death grant: 3 times the wage or pension in month death occurred.
Funeral grant: 2 month's pension; minimum, 100 pounds.

Administrative Organization

Ministry of Social Insurance, general supervision.
Social Insurance Organization, administration of program through regional and district offices; managed by tripartite board.
Insurance and Pensions Organization, administration of program for government employees through regional offices.

Sickness and Maternity

First law: 1959 (enabling provisions only) and 1964 (workers in public and private sectors).
Current law: 1975.
Type of program: Social insurance system (cash and medical benefits).

Coverage

Employed persons aged 18 and over (16 and over if government employees), and gradually being extended to students.
Exclusions: Casual agricultural workers, domestic servants, and self-employed.

Source of Funds

Insured person: 1% of earnings. Pensioner pays 1% of pension. Widow, 2% of survivor pension (optional).
Employer: 4% of payroll (may be reduced to 3% for employers that provide cash and medical benefits to own employees).

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Government: None.

Qualifying Conditions

Cash sickness and medical benefits: Contributions throughout last 3 months, or for 6 months including last 2 months.
Cash maternity benefits: Contributions throughout last 10 months.

Sickness and Maternity Benefits

Sickness benefit: 75% of daily wage during 1st 90 days of sickness; 85% of earnings thereafter. 100% of earnings payable in case of specified chronic diseases. Minimum benefit: 12 pounds a month. Payable for up to 180 days in a calendar year, or without limit on duration for specified chronic diseases.
Maternity benefit: 75% of daily wage. Payable for up to 50 days before and after confinement, 3 months for government employees.

Workers' Medical Benefits

Medical benefits: Service benefits provided by employer, public, or other facilities under contract with the Health Insurance Organization which pays benefits directly. Includes general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicines, appliances, and transportation. Patients required to pay small fees for some services. Maximum duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Medical care and treatment provided widow of the insured.

Administrative Organization

Ministry of Health, general supervision.
Social Insurance Organization and Insurance and Pensions Organization, administration of contributions and cash benefits.
Health Insurance Organization, administration of medical benefits through its own hospitals. Managed by tripartite board.

Work Injury

First law: 1936.
Current law: 1975.
Type of program: Social insurance system.

Coverage

Employed persons aged 18 and over (16 and over if government employees).
Exclusions: Casual agricultural workers, domestic servants, and self-employed.

Source of Funds

Insured person: None.
Employer: 3% of payroll (may be reduced to 2% or less if employer provides temporary disability benefits to own employees).
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.
Payable from 1st day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 80% of average monthly earnings during last year (up to 100% when coupled with old-age, survivors or disability pension), if totally disabled.
Minimum pension: 20 pounds a month; maximum, 200 pounds a month.
Partial disability: Percent of full pension proportionate to degree of disability, if latter 35% or over.
Lump sum of 4 years' pension proportionate to degree of incapacity, if less than 35% disabled.
Both pensions increased by 5% each 5 years disability continues, up to age 60.

Workers' Medical Benefits

Medical benefits: General and specialist care, surgery, hospitalization, medicines, X-rays, appliances, and rehabilitation.

Survivor Benefits

Survivor pension: 80% of average monthly earnings of deceased during last year (up to 100% when coupled with old-age, survivors or disability pension).
Minimum pension: 20 pounds a month; maximum, 200 pounds a month.
Pension divided among following survivors, according to schedule in law: widow of any age, dependent sons and brothers under age 21 (26 if student, no limit if disabled); unmarried daughters and sisters; and dependent parents. Any pension may be commuted to lump sum. Also payable to disabled widower.
Funeral grant: 2 months' pension; minimum, 50 pounds.

Administrative Organization

Ministry of Social Insurance, general supervision.
Social Insurance Organization and Insurance and Pensions Organization, administration of contributions and cash benefits.
Health Insurance Organization, administration of medical benefits.

Unemployment

First law: 1959 (enabling provisions only).
Current law: 1975.
Type of program: Compulsory insurance system.

Coverage

Employed persons. Exclusions: Casual agricultural workers, domestic servants, family labor, public employees, and employees over age 60.

Source of Funds

Insured person: None.
Employer: 2% of payroll.
Government: Any deficit.

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Qualifying Conditions

Unemployment benefit: 6 months of contribution, including 3 consecutive months. Able and willing to work; registration and regular reporting at manpower office.
Unemployment not due to voluntary leaving, discharge for misconduct, refusal of suitable job offer, or refusal of training.

Unemployment Benefits

Unemployment benefit: 60% of last monthly wage.
Payable after 7-day waiting period for up to 16 weeks (may be extended to 28 weeks if contributions paid throughout last 24 months).

Administrative Organization

Ministry of Social Insurance, general supervision.
Social Insurance Organization, administration of program, in collaboration with local manpower offices.

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Old Age, Disability, Death

First and current law: 1953 (pension provisions first implemented in 1969).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 8.76 colones.

Coverage

Employees in industry,commerce, and services, domestic employees and self-employed.
Exclusions: Agricultural, and casual labor. Special system for public employees.

Source of Funds

Insured person: 1% of earnings. Recipients of sickness, maternity, and work-injury benefits also contribute 2% of benefits.
Employer: 2% of payroll.
Government: 0.5% of earnings.
Maximum earnings for contribution and benefit purposes: 18,414 colones a month; minimum, 300 colones a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) with 750 weeks of contribution. Reduced pension payable up to 5 years earlier with 1,250 weeks of contribution, if unemployed during preceding 12 months or 50% disabled due to unhealthful or arduous occupation. Retirement necessary. Payable abroad.
Old-age settlement: Age 60 (men) or 55 (women), with at least 250 weeks of contribution and unemployed during preceding 3 months.
Disability pension: Loss of 2/3 of earning capacity. Contribution requirement varies with age, ranging from 100 weeks during past 4 years to 300 weeks during last 11 years.
Survivor pension: Deceased was pensioner, or covered at death with at least 750 weekly contributions.

Old-Age Benefits

Old-age pension: 40% of average monthly earnings, plus 1.25% of earnings for each 50 weeks of contribution beyond 150 weeks.
Minimum: 300 colones a month.
Increment of 3% of earnings for each 50 weeks retirement deferred beyond pensionable age.
Child's supplement: 20% of minimum pension for each dependent child under age 16 (21 if student) or disabled.
Maximum pension: 90% of average monthly earnings.
Reduced pension: 30% of average monthly earnings, plus 1.25% of earnings for each 50 weeks of contribution beyond 150 weeks.
Old-age settlement: Lump sum equal to 50% of monthly earnings for each 50 weeks of contribution or fraction thereof.
Adjustment: Pensions adjusted to increases in cost of living.

Permanent Disability Benefits

Disability pension: 40% of average monthly earnings, plus 1.25% of earnings for each 50 weeks of contribution beyond 150 weeks.
Minimum: 300 colones a month. Granted initially for provisional period of 2-3 years.
Child's supplement: 20% of minimum pension monthly for each dependent child under age 16 (21 if student) or disabled.
Constant-attendance supplement: 20% of average monthly earnings.
Maximum pension: 90% of earnings.

Survivor Benefits

Survivor pension: 60% of pension paid or accrued to insured.
Payable for life if widow over age 55 or disabled; otherwise for 3 years or until minor children reach age 16.
Orphans: 30% of pension paid or accrued to insured, or 40% if full orphan, for each child under age 16 (21 if student) or disabled.
Other survivors: 60% of pension for 2 surviving parents, 40% for one.
Maximum survivor pensions: 90% of pension of insured.
Funeral grant: 2 month's earnings. Minimum, 2,768.40 colones.

Administrative Organization

Salvadorian Social Insurance Institute, an autonomous agency, responsible for planning, management and administration of program.
Supervised by board of twelve directors including the Minister of Labor, representatives of other ministries, the Director of Social Insurance, and representatives of management, labor and other professional groups.

Sickness and Maternity

First law: 1949.
Current law: 1953.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed and self-employed persons in industry and commerce and pensioners.
Exclusions: Agricultural, domestic, and casual employees.
Special system for public employees.

Source of Funds

Insured person: 3% of earnings. Self-employed, 10.50% of earnings. Pensioners, 6% of old-age and disability pensions except child supplements. Covered public employees, 2.67% of earnings.
Employer: 7.50% of payroll. Covered public employees, 6.68% of payroll.
Government: Annual subsidy of not less than 5,000,000 colones (adjusted every 5 years).
Maximum earnings for contribution and benefit purposes: 6,000 colones a month; minimum, 300 colones a month.
Above contributions also finance work-injury benefits.

Qualifying Conditions

Cash sickness benefits: No minimum qualifying period for persons currently employed. If unemployed, 8 weeks of contribution during last 3 calendar months preceding application.
Maternity benefits: 12 weeks of contribution during last 12 calendar months before confinement.

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Medical benefits: No minimum qualifying period for persons currently employed. If unemployed, 8 weeks of contribution during last 4 months preceding application.

Sickness and Maternity Benefits

Sickness benefit: 75% of average monthly earnings received during first 3 of last 4 months.
Payable after 3-day waiting period for up to 52 weeks.
Maternity benefit: 75% of average earnings, payable for up to 12 weeks. Also, free milk for up to 12 weeks and layette.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided through facilities of Social Insurance Institute or private services. Home care available in emergency cases. Includes medical and surgical care, hospitalization, drugs, laboratory services, maternity care, dental care, and appliances.
Duration: 26 weeks (may be extended to 52 weeks).

Dependents' Medical Benefits

Medical benefits for dependents: Wife receives pre- and post-natal care, milk allowance, layette, and medical and dental benefits for sickness and accidents.
Children up to age 5 receive ambulatory care but no dental care.

Administrative Organization

Salvadorian Social Insurance Institute, an autonomous agency, responsible for planning, management and administration of program. Supervised by board of twelve directors including the Minister of Labor, representatives of other ministries, the Director of Social Insurance, and representatives of management, labor, and other professional groups.
Institute operates own clinics and hospitals; it also contracts services from the Ministry of Health and the private sector where required.

Work Injury

First law: 1911 (replaced by 1963 labor code, in force for workers to whom social insurance not yet extended; provisions not shown).
Current law: 1953 (social insurance).
Type of program: Social insurance system.

Coverage

Employed and self-employed persons in industry and commerce.
Exclusions: Domestic and casual employees.
Special system for public employees.

Source of Funds

Insured person: See sickness insurance contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average monthly earnings received during first 3 of last 4 months.
Payable from day after injury, until recovery or award of pension, for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 70% of average monthly earnings during last year if disability greater than 66%. Minimum: 550 colones a month. 60 colones a month for each dependent child under age 16 (21 if student) or disabled.
Child's supplement: Same as old-age benefit.
Constant-attendance supplement: 50% of pension.
Partial permanent disability: Percent of full pension corresponding to loss of earning capacity, if disability between 35% and 66%; if between 20% and 35%, temporary pension equal to double amount of permanent pension according to percent of disability, payable for up to 3 years.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness above.

Survivor Benefits

Survivor pension: 60% of pension to widow; 30% of pension, for each child under age 16 (21 if student) or disabled; 40% if full orphan,
Maximum survivor pension: 100% of pension payable to insured.
Funeral grant: 2 month's earnings, minimum 2,768.40 colones.

Administrative Organization

Salvadorian Social Insurance Institute, an autonomous agency, responsible for planning, management and administration of program.
Supervised by board of twelve directors including the Minister of Labor, representatives of other ministries, the Director of Social Insurance, and representatives of management, labor, and other professional groups.
Institute operates own clinics and hospitals.; it also contracts services from the Ministry of Health and the private sector where required.

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Old Age, Disability, Death

First law: 1947.
Current law: 1984.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 536 CFA francs.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups.

Source of Funds

Insured person: 4.5% of earnings.
Employer: 21.5% of earnings.
Government: No less than 25% of annual social security receipts.

Qualifying Conditions

Old age pension: Age 60 and 120 months of contributions of which 60 were in the 10 years immediately preceding retirement.
Required period of contributions reduced for public officials and members of the military who were between 50 and 60 years old when the law was first implemented.
Disability pension: Substantial inability to perform all types of work or total inability to perform usual occupation.
Partial disability: Partial inability to perform usual occupation.
Survivors' pension: Deceased was insured or pensioner at death.

Old-Age Benefits

Old age pension: 40% of average salary in last two years. Increase of 2% for each year of contribution over 10 years, up to 80% of average salary.

Permanent Disability Benefits

Disability pension: Disabled for all types of work: 40% of base salary.
Constant attendance supplement: 80% of base salary.
Partial disability: 40% of base salary payable for 6 months.

Survivor Benefits

Survivor pension: 40% of base salary payable to widow with children, widow over age 30 or disabled. If the deceased was a pensioner, 80% of pension of deceased. Childless widow under age 30 receives pension for 24 months only. Also payable to dependent widower.
Orphans: 20% of base salary up to age 14 (no limit if student or disabled). Benefit is doubled if there is no surviving spouse.
Funeral grant: 2 months of base salary.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.
Social Security Institute, administration of program.

Sickness and Maternity

First law: 1947.
Current law: 1984.
Type of program: Social insurance.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups, insured's family members, pensioners and the disabled.

Source of Funds

See Old Age, Disability, Death, above.

Qualifying Conditions

Temporary disability: One year of contributions immediately prior to incapacity.
Maternity benefit: One year of contributions immediately prior to birth.

Sickness and Maternity Benefits

Temporary disability: 50% of base salary, payable from the fourth day of incapacity.
Maternity benefit: 75% of base salary 6 weeks before and 6 weeks after confinement.

Workers' Medical Benefits

Medical Benefits: Medical care up to 26 weeks, according to fee schedule.
Free medicine during hospitalization and during pregnancy and post-natal period.
In all other cases, insured pays 50% of cost of medicine.

Dependents' Medical Benefits

Medical Benefits for Dependents: Same as for insured.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.
Social Security Institute administers system and provides medical assistance according to agreements with public and private medical and pharmaceutical facilities.

Work Injury

First law: 1947.
Current law: 1984.
Type of program: Social insurance system.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups.

Source of Funds

See Old Age, Disability, Death, above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as for sickness benefits.

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Permanent Disability Benefits

Permanent disability pension: Total incapacity for all work, 50% of base salary. Inability to perform usual occupation: 50% of base salary, payable for 48 months.
Partial disability pension: Inability to perform usual occupation: 50% of base salary, payable for 24 months.
Constant attendance supplement: 100% of base salary.

Workers' Medical Benefits

Medical benefits: Free medical care and medicines.

Survivor Benefits

Survivor pension: 50% of base salary.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.
Social Security Institute, administration of program.

Family Allowances

First law: 1950.
Current law: 1984.
Type of program: Social insurance system.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups.

Source of Funds

See Old Age, Disability, Death, above.

Qualifying Conditions

Family allowances: Insured must be married, widow with children, or single with natural children. Dependents related to insured, if under 14 years of age, student or disabled may also qualify.

Family Allowance Benefits

Family allowances: Determined according to a family *point* system set by regulation.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.
Social Security Institute, administration of program through Family Fund.

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Old Age, Disability, Death

First law: 1924.
Current law: 1993, amended 1994.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 12.5 Kroons (EEK).

Coverage

Permanent residents for whom employers are paying social tax.

Source of Funds

Insured person: Employees-none; self-employed, individual farmers and members of the liberal professions—20% of income above statutory minimum salary.
Employer: Portion of social tax, which totals 20% of employee's gross salary.
Government: Any deficit; funeral grants.

Qualifying Conditions

Old-age pension: Minimum pensionable length of service: 15 years in the Republic of Estonia. Until January 1, 1994, the retirement age was 60 for men and 55 for women. Since then the pensionable age has been rising by 6 months per year, and will continue to rise until it reaches 65 for men and 60 for women in 2003.
In certain cases, persons have the right to old-age pension under favorable conditions such as: mothers who have given birth to 5 or more children, persons who have reared a disabled child, and persons who have worked under extremely unhealthy and arduous conditions may be eligible for retirement 10 years before the normal pensionable age (minimum length of service 20-25 years for men, 15-20 years for women.)
National pension: Age 65 for men, 60 for women.
Disability pension: Full or partial permanent or long-term disability for work regardless of pensionable length of service.
Survivor pension: Survivors incapable of gainful activity; the children and surviving spouse are entitled to pension whether they were dependents of the breadwinner or not. Survivors include: children, siblings, grandchildren under age 18 or disabled; parent, surviving spouse or guardian not gainfully employed and raising the breadwinner's children, brothers, sisters or grandchildren under 14 years of age. Pensions are not taxed.

Old-Age Benefits

National pension: Set by legislature and adjusted for changes in the cost of living. 360 EEK, rising to 410 EEK April 1, 1995.
Old-age pension: The basic pension sum is equal to the national pension. This is supplemented by a certain percentage of the national pension for every year of pensionable coverage: 15-19 years, 1.0%; 20-24 years, 0.1.1%; 25-29 years, 1.2%;30-34 years, 1.5%; 35-39 years, 1.6%; 40 or more years, 1.7%.

Permanent Disability Benefits

Disability pension: In three categories, depending on the degree of disability. Benefit categories are 125%, 120% and 85% of national pension. Disabled child under 16-105% of national pension (160% if entitled to survivor pension, 200% if orphan).

Survivor Benefits

Survivor pension: For every adult, 105% of national pension; for every child under age 18, 100% of national pension; for an orphan, 125% of natonal pension.
Funeral grant: 900 EEK.

Administrative Organization

Ministry of Social Affairs: General management and supervision.
National Social Insurance Board: Overall planning and guaranteeing payment of pensions.
Regional pension offices: Administration on local level.

Sickness and Maternity

First law: 1924.
Current law: 1991, amended 1994.
Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Insured employees, employers, farmers, individual workers and their families.
Medical benefits: All permanent residents.

Source of Funds

Insured person: None; self-employed, individual farmers and members of the liberal professions, 13% of income in excess of minimum salary.
Employer: Part of social tax (13% of employee's gross salary used to fund this program).
Government: None

Qualifying Conditions

Sickness benefits and medical care: Current affiliation regardless of length of service.
Medical benefits: All permanent residents.

Sickness and Maternity Benefits

Sickness benefit: Compensation equivalent to a certain percentage of worker's average income is paid for each calendar day: 60% for hospital treatment; 65% for sanatorium; 80% for polyclinic or home treatment.
From first day of sickness: Caring at home for a family member over 14 years of age, 80% for 7 calendar days; caring at home for a child under 3 years of age (up to 16 years for a disabled child) if the mother is ill, 80% for 14 calendar days; caring for a child under 14, 100% for 14 calendar days.
Maternity benefits: 100% of worker's average income for 126 calendar days; in the case of multiple births: 140 calendar days.

Workers' Medical Benefits

Medical benefits: Provided by state and local medical institutions: diagnosis, maintenance and treatment.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for workers.

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Administrative Organization

Ministry of Social Affairs: General management supervision and planning.
Central Sickness Fund: Coordination of health insurance.
Local sickness funds: Administration of health insurance in counties and towns. Medical care provided by doctors, polyclinics, hospitals, etc. Benefits are paid to the insured by the sickness fund through the employer.

Work Injury

First law: 1924.
Current law: 1991, amended in 1994.
Type of program: Social insurance system.

Coverage

Insured employees, farmers, self-employed and their families.

Source of Funds

Insured person: Same as for pensions.
Employer: Same as for pensions.
Government: None.

Qualifying Conditions

Work-injury benefits: All permanent residents.

Temporary Disability Benefits

Temporary disability benefits: 100% of average income until recovery or determination of degree ofdisability.

Permanent Disability Benefits

Permanent disability benefits: Same as temporary disability.
The responsible employer pays the disabled person compensation for loss of earnings from which the disability pension is subtracted.

Workers' Medical Benefits:

Medical benefits: Same as in other cases of illness.

Survivor Benefits

Survivor pension: Same pension as in other cases of survivor pensions. The responsible employer pays compensation for loss of earnings from which the survivor pension is subtracted.

Administrative Organization

Ministry of Social Affairs: General management and supervision.
Local sickness funds: Administration of health insurance in counties and towns. Medical care provided by doctors, polyclinics, hospitals, etc.
Regional Pension Offices: Administration and payment of permanent disability benefits.

Unemployment

First law: 1991.
Current law: 1994.
Type of program: Unemployment assistance.

Coverage

Permanent residents aged 16 or over (up to pensionable age) who are capable of gainful activity.

Source of funds

Insured person: None.
Employer: None.
Government: Total expenditure.

Qualifying Conditions

A person who has been registered as unemployed by the employment service and has worked for at least 180 days during a period of 12 months before becoming unemployed.

Unemployment Benefits

Unemployment benefit: 180 EEK for 180 calendar days; may be extended for additional 90 days under exceptional circumstances.
The grant for attending retraining courses is at least 1.5 times higher than unemployment benefit (in 1995, 450 EEK.)
Payable for up to 6 months. Also a benefit for persons with diminished ability to compete, such as disabled, young people ages 16-20, persons who will reach pensionable age within 5 years and prisomers regaining freedom. One-time grant of up to 8,000 EEK for first-time job seekers.

Administrative Organization

Ministry of Social Affairs: General management and supervision.
Labour Market Board with local employment offices: Registering the unemployed, job search, retraining, guaranteeing payment of benefits.

Family Allowances

First law: 1922.
Current law: 1994.
Type of program: Social insurance system.

Coverage

Families with children permanently residing in Estonia.

Source of Funds

Insured person: None.
Employer: None
Government: Total cost.

Qualifying Conditions

Family allowances: All children until age 16, age 19 if full time student.

Family Allowance Benefits

Family allowance benefits: Child benefit, adjusted for cost of living, 105 EEk per child. Additional 35 EEK for second, 85 EEK for each subsequent child. Children on state subsistence receive 50% of regular benefit.
Birth grant: 12 times child's benefit.

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Subsistence benefit: A parent on maternity leave or not working receives two times the child's benefit for each child child under 18 months of age. A parent on maternity leave or not working with children aged 18 months to 3 years receives one child's benefit for each child; a non-working parent with a disabled child aged between 1.5 and 18 years receives 1.5 times a child's benefit for each disabled child. Benefit for a child of a serviceman in the national armed forces: one child's benefit for each child, payable for the whole period of the parent's service.
Guardian's benefits: Payable if child is under age 16 (age 19 if full-time student) at two times the child benefit for each child.
Single parents receive: if parent is disabled, 1.5 times child benefit for each child; single mother or where other parent has disappeared and is not contributing child support, 0.6 times child benefit for each child.
Start-in-life allowance: Children establishing their own first residence are entitled to a one-time allowance of EEK 3,000.
Paid leave for parent of disabled child: One working parent of a disabled child is entitled to paid leave of one extra day per month. Level of payment is based on the parent's average salary.

Administrative Organization

Ministry of Social Affairs: General management and supervision.
National Social Insurance Board: Overall planning and guarantee of benefits. Benefits are paid by the regional pension offices.

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Old Age, Disability, Death

First law: 1963.
Separate law for employees of government-owned undertakings: 1975.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 6.25 birrs.

Coverage

Public employees. Employees of government-owned companies. Employees of national youth, women's, and similar associations.

Source of Funds

Insured person: 4% of basic monthly salary.
Employer: 6% of basic monthly salary.
Government: None.

Qualifying Conditions

Old-age pension: Age 55 with a minimum of 10 years of service and contributions.
Disability pension: A minimum of 10 years of service and contribution.
Survivor pension: Deceased met contribution conditions for old-age pension or was pensioner at death.

Old-Age Benefits

Old-age pension: 30% of average monthly salary during the last 3 years, plus increment of 1% of average monthly salary for each year of service beyond 10, up to a maximum benefit of 60%.
For those who do not fulfill the qualifying conditions, there are lump-sum payments.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Survivor Benefits

Survivor pension: Widow receives 50% of the pension of the deceased. Upon re-marriage, a lump sum of 2 years' pension is paid.
Orphan: 10% of the pension of the deceased (full orphan 20%).
Parents: 10% to 20% of the deceased's pension.

Administrative Organization

The Ministry of Labour and Social Affairs, general supervision.
The Pension and Social Security Authority, administration of program.

Sickness and Maternity

(1975 labor decree requires sick leave and maternity leave of 45 days.)

Work Injury

First law: 1963.
Current law: 1974.
Type of program: Employer liability system.

Coverage

Public employees.
Employees of Government-owned companies.
Employees of national youth, women's, and similar associations.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: A lump-sum incapacity gratuity amounting to 45% of the monthly salary, multiplied by 5 years and degree (percentage) of incapacity due to injury.
Private insurance on basis of Labour Proclamation.

Permanent Disability Benefits

Permanent disability benefit: 45%-60% of the monthly basic salary.

Survivor Benefits

Survivor pension: Same as old-age pension.

Administrative Organization

The Ministry of Labour and Social Affairs, general supervision.
The Pension and Social Security Authority, administration of program.

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Old-Age, Disability, Death

First law: 1966.
Current law: 1985.
Type of program: Provident fund system. (Special benefits for widows and married women.)
Exchange rate: U.S.$1.00 equals 1.42 Fiji dollars (F$).

Coverage

Employed workers.
Voluntary coverage for death benefit for nonemployed aged 16-50, domestic workers and for self-employed.
Exclusions: Public employees, military personnel, police force appointed before November 1971, who have elected to continue in the old scheme under the provisions of the Civil Service Act; members of equivalent private plans approved by Fiji National Provident Fund Board.

Source of Funds

Insured person: 7% of wages.
Employer: 7% of payroll.
Government: None.
For death benefit, F$10 deducted annually from each currently eligible member's provident fund account.

Qualifying Conditions

Old-age benefit: Age 55. Lump sum payable at any age upon permanent departure from country, or to female employee upon marriage. May elect monthly pension with at least 10 years of contribution (reduced pension if less than 10 years).
Disability grant: Incapacity for work in covered employment. May elect monthly pension.
Survivor grant: Death of insured before retirement. If sole survivor, one may elect monthly benefits.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, with accumulated interest; or 25% of total contributions plus accumulated interest may be paid as monthly pension at insured's option. A couple may elect to receive 2/3 of 25% for as long as either spouse lives.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, with accumulated interest; or 25% of total contributions plus accumulated interest may be paid as monthly pension at insured's option. A couple may elect to receive 2/3 of 25% for as long as either spouse lives.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, with accumulated interest.
Payable to nominated survivors.
Monthly pension equal to 25% of total benefit may be paid in lieu of lump sum to one dependent survivor at survivor's option.
Death benefit: Lump sum of F$4,500.

Administrative Organization

National Provident Fund Board, general supervision and enforcement of law.
Permanent Secretary for Employment

Work Injury

First and current law: 1965.
Type of program: Employer-liability system.

Coverage

Employed persons and apprentices.
Exclusions: Casual and family labor, military personnel, and some public employees, or other workers designated by the Government.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits.
Government: None.

Qualifying Conditions

Work-injury benefits: Injury must totally incapacitate the worker for at least 3 days.

Temporary Disability Benefits

Temporary disability benefit: 66% of weekly earnings. Maximum total benefits: F$16,000.
May be converted to lump-sum payment in certain cases.
Payable after 2-day waiting period for up to 260 weeks.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 260 weeks' earnings, if totally disabled. Maximum total benefits: F$16,000. Minimum, F$3,000.
Constant-attendance supplement: Additional 25% of lump-sum payment.
Partial disability: Percentage of full benefit proportionate to degree of disability. Maximum total benefits: F$12,000. Minimum, F$1,500.

Workers' Medical Benefits

Medical benefits: Medical and hospital care, surgery, medicines, appliances, and transportation.

Survivor Benefits

Survivor benefit: Lump sum of 208 weeks' earnings. Maximum total benefits: F$12,000. Minimum, F$4,500.

Administrative Organization

Commissioner of Labor, enforcement of law.
Individual employer must pay compensation directly to own employee except lump-sum and survivor benefits. Local courts dispense lump-sum and survivor benefits.

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Old Age, Disability, Death

First law: 1937.
Current laws: 1956 (universal and assistance pensions), 1961 (earnings-related pensions), 1969 (survivor pensions—amended 1990 to include widowers), and 1986 (partial pension and early pension). Type of program: Universal pension program and statutory earnings-related pension plans.
Exchange rate: U.S. $1.00 equals 4.83 marks.

Coverage

Universal pension: All Finnish citizens residing in Finland for at least 3 years immediately preceding pension (as well as citizens of other countries resident in Finland for 5 years or more immediately preceding pension), aged 16 and over.
Employment-related pensions: All regular employees aged 14 and above (each employer must establish pension plan for own employees).
Exclusions: Employees working less than 1 month for same employer.
Special systems for seasonal, maritime, and public employees, and for farmers and the self-employed.

Source of Funds

Insured person: Universal pension, 1.55% (employee) and 2.55% (pensioner) of income subject to communal (municipal) tax (payable from age 16).
Self-employed, 20.2%. If under age 43 and becoming self-employed for the first time 1995, 10.1% in the start-up year and the two following years. Maximum earnings for contribution purposes: 434,517.77 marks a year. Earnings-related pension, 4% of taxable income.
Employer: Universal pension, 2.4% to 4.9% of payroll (private employers) or 3.95% of payroll (public employers).
Earnings-related pension, 16.7% for employers with fewer than 50 employees; 9.1% to 24.9%, according to age and sex of employee, for employers with more than 50 employees. Average for all employers: 16.6% of payroll. Employment-related pension contributions are paid on total wage.
Government: About 35% of universal pensions (about 3/4 of this borne by local governments); and all universal survivor pensions. Also pays cost of earnings-related pension for self-employed and farmers not covered by their own contributions.

Qualifying Conditions

Old-age pension: Universal pension, age 65; retirement not necessary; not payable abroad after 1 year, unless resident of Finland for at least 10 years before beginning pension or abroad for medical reasons.
Early pension, age 60-64. Earnings-related pension, age 65 and retirement from covered employment. 40 years' coverage for full pension.
Part-time pension (earnings related pension only, aged 58-64): Reduced work schedule, employed full-time for 12 of past 18 months, and covered during at least 5 of preceding 15 years.
Unemployment benefit possible at age 60 if unemployed at least 500 days during last 60 weeks and covered for at least 5 of last 15 years.
Disability pension: Universal pension, permanent incapacity for suitable work. Includes early disability pensioners; long-time employees aged 58-64 with reduced capacity to work; disabled person's allowance, those aged 16-64 who are not pensioners, and child care allowance for children under age 16 with disability or long-term illness. Earnings-related pension, 3/5 loss of work capacity, or 2/5 loss for partial pension.
Survivor pension: Universal pension,deceased lived in Finland at date of death for at least 3 years if citizen (if not citizen, 5 years); widow(er), if Finnish citizen must have lived in Finland at date of death or moves to Finland within one yerar of death (non-citizen must have lived in Finland 5 years before date of death). Widow(er) must be under age 65, caring for a child under age 18 or, if childless, be at least 50 years old at spouse's death; in addition, must have been less than age 50 when the marriage took place, that it lasted at least 5 years, and took place before the deceased was 65 years old.
Universal orphan's pension: Under age 16 (under age 21 if student); resident of Finland or moved to Finland within one year.
Earnings-related pension, no minimum qualifying period; paid to widow (er) on equal terms, and to children and former spouse.

Old-Age Benefits

Universal old-age pension: Basic amount, 445 marks a month plus an additional 1,677-2,081 marks according to municipality, marital status, other pension received (reduced by 1/2 of Finnish employment pension received above specified amount).
The amount is also adjusted to the length of residence in Finland, with the full amount payable after 40 years of residence.
Other components: Housing allowance, proportional to income and housing expenses, up to 722 marks-2,594 marks a month, according to municipality, marital status, and number of family members; care allowance: 278 marks, 691 marks, or 1,382 marks a month, based on extent of care needed.
Spuse supplement for child care of 405 marks a month, plus child care allowance of 262 marks for each dependent child under age 16.
Early pension: Payable from age 60; amount reduced by 1/2 percent for each month claimed before age 65.
Deferred pension: Increment of 1 percent of pension for each month deferred after age 65.
Universal pension and supplements adjusted automatically each year for changes in cost-of-living index.
Earnings-related old-age pension (statutory minimum): Full pension, 1.5% (2.5% for years after age 59) of average annual earnings (based on 2 of last 4 years of work, eliminating highest and lowest earnings years) times years of coverage (maximum: 40 years from age 23) until age 65.
Part-time pension: 50% of income lost due to changeover to part-time work, but limited to 75% of the employment-related pension the recipient is entitled to when becoming a partial pensioner.

Permanent Disability Benefits

Universal disability pension: Same as old-age pension. Full pension if resident of Finland, 80% of time after age 16 and before disability or disabled before age 21 while resident of Finland.

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Disabled person's allowance: 414 marks, 967 marks, or 1,796 marks a month, depending on harmful effects of illness or injury, the need for assistance, and for additional expenses caused by illness or disability.
Child care allowance: 414 marks, 967 marks, or 1,796 marks a month, depending on the extent of care needed, or additional financial commitments.
Universal pensions and allowances adjusted each year for changes in the cost-of-living index.
Earnings-related disability pension: Same as projected earnings-related old-age pension. (1/2 of service before 1962 credited).
Partial pension, 1/2 of full pension (if working ability is between 2/5 and 3/5).
Maximum earnings-related pension: 60% of earnings in combination with basic universal pension.
Early pension: Amount equal to full disability pension (age 58, severely reduced ability to work).
Adjustment: Earnings-related pensions adjusted automatically for average of changes in wage and price indexes.

Survivor Benefits

Universal survivor pension: First 6 months following spouse's death, basic pension of 1,116-1,340 marks a month, means-tested supplement up to 1,186 marks a month, and housing allowance—according to geographical area—payable to widow(er). From 7th month, means-tested basic amount of maximum 445 marks a month plus a basic amount addition up to 2,081 marks a month if widow(er) caring for child under age 18. Adjusted for length of residence.
Orphans: Up to 262 marks a month; full orphan, up to 524 marks a month; either may be increased by maximum 349 marks a month (means-tested); both under age 18 (21 if student). Universal pension and allowances adjusted automatically each year for changes in the cost-of-living index.
Earnings-related survivor pension: Widow(er), up to 50% of pension payable to insured, if 50 years old or disabled or has/had a child with the deceased, or caring for child(ren) under age 18; orphans below age 18, 1/3 of insured's pension for 1, up to 5/6 for 4 or more. Full orphan's pension increased by another 1/6, not to exceed insured's pension.

Administrative Organization

Ministry of Social Affairs and Health, general supervision of the private-sector social security pension program.
Social Insurance Institution, administration of universal and disability pensions through district offices; managed by governing body appointed by Parliament.
Local boards determine old-age and disability benefit. Disability claims are determined by central administration.
Municipalities collect universal pension contribution with communal (municipal) taxes.
Central Pension Security Institute, supervision of employment-related pension plans, including transfer of rights among plans; tripartite board.
Carriers for employment-related pension plans are approved private insurance companies, pension funds, and pension foundations; farmers' pensions through Farmers' Social Insurance Institution.
Pension programs in the public sector are administered by the Local Government Pensions Institute (under the general supervision of the Ministry of the Interior), and for the State employees by the State Treasury Office (under the general supervision of the Ministry of Finance).

Sickness and Maternity

First and current law: 1963.
Type of program: Social insurance system. Cash and medical benefits.
Note: Health care is provided by both a private sector sickness insurance program and a public sector (municipal) health services program financed primarily by local and national taxes.

Coverage

Medical benefits: All residents.
Cash benefits: All employed, self-employed, and students aged 16-64.

Source of Funds

Insured person: Employee contributes 1.9% on income up to 80,000 marks a year and 3.8% on annual income above 80,000 marks. Pensioner contributes 4.9% and 6.8% on similar income levels.
Employer: 1.60% of payroll (private employers) or 2.85% to 7.85% of payroll (public employers).
Government: Remaining cost.

Qualifying Conditions

Cash sickness benefits: Employment during last 3 months, unless involuntarily unemployed.
Cash maternity benefits: Residence in country; immigrants must complete 180 day waiting period.
Medical benefits: Residence in country.

Sickness and Maternity Benefits

Sickness benefit: Minimum, 65.90 marks per day, plus 30% of daily earnings, plus 36% of earnings over 38,470 marks, less 26% of earnings from 115,920-193,190 marks and 15% of earnings over 193,190 marks.
Payable after 9-day waiting period for up to 300 weekdays.
Maternity benefit: Same as sickness benefit (immediately above). Payable to mother starting 50 to 30 days before estimated delivery (except if exposed to risk factors that can not be eliminated, in which case a *special maternity allowance* is payable throughout the pregnancy), continuing for 105 work days (maternity allowance). Thereafter payable to either parent for 158 weekdays (*parent's allowance*). Payable for 218 days if multiple birth, 100-234 days if adoption).
Special care allowance: Payable for 60 days a year to parents caring for sick child at hospital or home (90 days if seriously ill).

Workers' Medical Benefits

Medical benefits: Under sickness insurance—cash refund for

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certain medical expenses, based on predetermined schedule.
Includes 60% of private doctor's fee, 60%-90% of private dentist's fee (for those born 1956 or later), 75% of cost of examinations and prescribed treatment over 70 marks, 50% of cost of medicines over 50 marks (75%-100% reimbursement for drugs used to treat grave and prolonged illness, full refund if annual cost of prescription drugs exceed 3,158 marks), and transportation expenses in excess of 45 marks (full refund if annual deductible expenses exceed 900 marks).
Sickness insurance also covers 50% of the occupational health care costs incurred by the employer.
Under municipal health services—charges for health center visits, including dental services, vary according to the type of service.
For hospital care, there is a 100 mark fee per outpatient visit, 125 marks per inpatient day.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Ministry of Social Affairs and Health, general supervision.
Sickness insurance: Social Insurance Institution, national administration of program.
Employees sickness funds reimbursed by Social Insurance Institution.
Employers providing medical benefits directly to own employees are reimbursed by Social Insurance Institution.
Public health and hospital services: Provided by municipalities or federation of municipalities.

Work Injury

First law: 1895.
Current law: 1948; farmers, 1981.
Type of program: Statutory insurance with private carrier.

Coverage

Employed persons.
Special systems for farmers and public employees.
Exclusion: Family labor.

Source of Funds

Insured person: None.
Employer: 0.5% to 11.7% of payroll, according to risk (average: 1.4%).
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings. Payable from day after accident occurred (unless incapacity less than 3 days) for up to 12 months, 7 days a week.
Proportional partial disability benefits for temporary incapacity of 10% or more in 20 disability categories(benefit amount affected by age and sex). There is also an *inconvenience allowance*, paid in cases of permanent general handicaps.

Permanent Disability Benefits

Permanent disability pension: Basic pension equal to 85% of earnings for total disability up to age 65, thereafter 70%.
Proportionally reduced for temporary disabilities of 10% or more.
Constant-attendance supplement: Up to 111 marks a day.

Workers' Medical Benefits

Medical benefits: Medical attendance, surgery, hospital treatment, medicines, appliances, rehabilitation.

Survivor Benefits

Survivor pension: Payable to widow, widower, and orphans.
Maximum survivor pension: 70% of earnings of insured.
Funeral grant: 18,200 marks.

Administrative Organization

Ministry of Social Affairs and Health, general supervision.
Federation of Accident Insurance Institutions, co-ordination and statistics.
Insurance written and largely administered by licensed private companies.
Farmers' coverage through Farmers' Social Insurance Institution.
State Treasury Office, for public employees.

Unemployment

First laws: 1917 (unemployment insurance), 1960 (unemployment assistance).
Current law: 1984 (Unemployment Security Act).
Type of program: Dual subsidized voluntary insurance and unemployment assistance systems.

Coverage

Insurance: Gainfully employed workers aged 17-64.
Assistance: Residents of Finland aged 17-64.

Source of Funds

Insured person: About 5.5% of unemployment funds' expenditures.
Employer: 47% of unemployment funds' expenditures, payable through Central Fund that coordinates payments to individual funds.
Government: Cost of basic benefits; 47.5% of unemployment fund's expenditures. Unemployment assistance is fully financed by the government.

Qualifying Conditions

Unemployment benefit: Basic benefit—No qualifying period, except first-time employees or job-seekers must have been employed or actively seeking employment for at least 3 months.
Earnings-related benefit—Member of unemployment fund; worked at least 26 weeks during 24 months prior to becoming unemployed.
Unemployment not due to voluntary leaving, work stoppage, or refusal of offer of suitable employment.

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Unemployment Benefits

Unemployment benefit: Basic benefit (means-tested)—118 marks a day (plus 24 marks a day for 1 child, 35 marks for two, and 45 marks for 3 or more children) without time limit.
Earnings-related benefit—116 marks a day, plus 42% of daily wage between 116 marks and 485 marks a day, plus 20% of remaining wage.
Maximum (including child increases): 90% of insured's daily wage.
Payable up to 500 days in 4 consecutive years (if the recipient reaches age 55 before the benefit has been paid for 500 days, payable until the end of the calendar month in which the recipient reaches age 60), 5 days a week.

Administrative Organization

Ministry of Social Affairs and Health, supervision of unemployment insurance.
Basic benefit program—Administered by the Social Insurance Institution through its local offices.
Earnings-related program—Administered by approved unemployment funds. At least 3,000 members required in fund in order to receive full government support.

Family Allowances

Current law: 1948.
Type of program: Universal system.

Coverage

All residents with 1 or more children.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost.

Qualifying Conditions

Family allowances: Child must be under age 17. Birth grant: Provided to citizen upon birth of child.

Family Allowance Benefits

Family allowances: 6,840 marks a year for 1 child, 15,480 marks for 2 children, 26,400 marks for 3 children, 38,760 marks for 4 children, and 53,400 marks a year for 5 or more children, plus 1,438 marks a year for each child under age 3. Also single parent supplement of 2,400 marks a year for 1 child.
Birth grant: 760 marks, usually payable in kind.

Administrative Organization

Ministry of Social Affairs and Health, general supervision; Social Insurance Institution, national administration of Family Allowance program.

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Old Age, Disability, Death

First law: 1910.
Current laws: 1945, 1967, 1971, 1975, and 1980 (surviving spouse's allowance).
Type of program: Social insurance system; also mandatory private pension systems.
Exchange rate: U.S.$1.00 equals 5.36 francs.

Coverage

Employed persons. Special systems for agricultural, mining, railroad, public utility, and public employees; seamen; nonagricultural self-employed; and agricultural self-employed. Voluntary affiliation for nonworking housewives (old-age pension only) and nonemployed persons caring for disabled family member. Compulsory old-age pension affiliation for women receiving family supplement. (See Family Allowances, below.)

Source of Funds

Insured person: 6.55% of pensionable earnings (plus 0.1% of total earnings for surviving spouse's allowance).
General Social Contribution (CSG): An additional 1.1 percent of total income generally from all sources was introduced in 1991 and raised to 2.4 percent as of July 1993 (of which 1% is directed toward financing of family allowances).
Employer: 8.2% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 12,930 (13,060 as of July 1995) francs a month. (No ceiling for CSG.)
Disability and survivor benefits financed under sickness and maternity program (see below).

Qualifying Conditions

Old-age pension: Age 65 (or 60 and disabled, or working mother) and 150 quarters of coverage for a full pension—equal to 50% of covered earnings. If less than 150 quarters of coverage, pension is subject to proportionate reduction (i.e. reduced by 1/150 for each quarter of shortfall). Full pension also payable at age 60 if 152 quarters of coverage.
Coverage requirement is being raised each year, scheduled to reach 160 quarters by January 1, 2003 for retirees born in 1942 and after. If less than 152 quarters, subject to pension reduction in addition to proportionate reduction. Additional reduction is function of quarters below 152 and months below age 65. (Maximum additional reduction: 25 percentage points).
Benefits are payable abroad under reciprocal agreements.
Disability pension: Under age 60. Loss of all working capacity (total disability), or 2/3 of earning capacity (partial disability), in any occupation. Entry into insurance 12 months before incapacity and 800 hours of employment in last 12 months, including 200 hours in first 3 months of 12-month period.
Survivor pension: Deceased met insurance requirements for old-age or disability pension or was pensioner at death.
Surviving spouse's allowance: Deceased was contributor to program or, in certain cases, was receiving other social security benefits at death.

Old-Age Benefits

Old-age pension: 50% of average earnings in 10 highest years after 1947, revalued for changes in cost of living.
For those born in 1934, the number of years for which earnings are averaged have been raised to 11 and the number of years will continue to be raised each year for those born in subsequent years until 2008 when those born in 1948, upon retirement, will have earnings averaged over 25 years.
Minimum pension: (before reduction for age or coverage gaps), 37,136 francs; maximum, 77,580 francs a year.
Minimum: 16,010 francs a year if 60 quarters; otherwise, proportionately reduced.
Spouse's supplement (income-tested): 4,000 francs a year at age 65 (aged 60-64 if disabled) if insured had 150 quarters of coverage; otherwise, proportionately reduced. Child's supplement: 10% of pension if insured reared 3 children.
Old-age allowance (*solidarity*): 22,256 francs a year to low income pensioners if single (36,522 francs for married couple).
Means-tested allowance: 16,527 francs a year to low-income aged workers ineligible for pension.
Constant attendance allowance: 16,527 francs a year.
Adjustment: Automatic semiannual adjustment of pensions for changes in cost of living.

Permanent Disability Benefits

Disability pension: 50% of average earnings in highest paid 10 years, if totally disabled.
Minimum pension: 16,527 francs a year (reduced during hospitalization if fewer than 2 dependent children).
Maximum pension: 77,580 francs a year.
Constant-attendance supplement: 40% of pension for total disability; minimum supplement, 64,737 francs a year. (Supplement suspended after 45th day of hospitalization.)
Partial disability: 30% of earnings, up to maximum of 46,548 francs a year.
Disability allowance (*solidarity*): 16,010 francs a year to low-income pensioners.
Means-tested allowance: 16,010 francs a year to low-income disabled workers, if ineligible for pension.
Adjustment: Same as for old-age benefit.

Survivor Benefits

Survivor pension (income-tested unless disabled): 52% of insured's pension payable at age 55 to widow (age 50 if widow has a child), divorced or deserted wife, or widower; at any age if disabled. Two years' marriage at spouse's death or disappearance unless at least 1 child from marriage. Pension proportionately divided if more than 1 qualified surviving spouse.
Minimum pension: 16,010 francs a year.
Child's supplement: 10% if surviving spouse gave birth to or raised 3 children.
Adjustment: Automatic semiannual adjustment of pensions for changes in cost of living.
Surviving spouse's allowance (income-tested): Payable up to 3 years following death of insured. Amount equals 2,962 francs amonth during 1st year, 1,946 francs during 2nd year and,

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1,482 francs during 3rd year. Recipient must be under age 55, not remarried or cohabiting, resident in France, and must have given birth to or reared at least 1 child.
Death grant: 90 days' earnings of deceased.
Minimum: 1,552 francs; maximum, 38,790 francs.

Administrative Organization

Ministry of Social Affairs and Employment, general supervision and issuance of regulations.
National Old-Age Pension Insurance Fund, administration of old-age pensions and surviving spouse's allowances.
National Sickness Insurance Fund, administration of disability and survivor pensions.
Contributions collected by joint collection agencies.

Sickness and Maternity

First law: 1928.
Current laws: 1945, 1967, 1971, 1974, and 1978.
Type of program: Social insurance system.

Coverage

Employed persons (general system covering about 72% of employees). Pensioners and some groups of nonearners also covered for medical benefits.
Special systems for agricultural, clergy, mining, railroad, public utility, and public employees; seamen; nonagricultural self-employed; and agricultural self-employed (medical benefits provided under general system for some groups).
Voluntary affiliation for residents not working in covered employment.

Source of Funds

Insured person: 6.8% of total earnings; old-age pensioners (low-income pensioners exempt), 1.4% of old-age pension and 2.4% of private pension; unemployed, 2% of guaranteed minimum income for unemployed; 1% of unemployment benefits and training allowances.
Voluntary insurance (low-income insured exempt), varying percentages of net taxable income; flat-rate contributions for students, young persons, and others not covered otherwise.
Employer: 12.80% of total payroll.
Government: Proceeds from 12% surcharge on automobile insurance premiums plus proceeds from tax on costs of pharmaceutical advertising, alcohol, and tobacco; also funds for new hospital construction and part of cost for certain health and social services.
Above contributions also finance disability and survivor benefits.

Qualifying Conditions

Cash sickness and maternity benefits: 200 hours of paid employment in the last 3 months.
Medical benefits: 60 hours paid employment in the last 30 days with contributions paid on wages amounting to at least 60 times the minimum wage, or 120 hours of employment in the last 90 days with contributions on an amount equal to 120 times the minimum wage.

Sickness and Maternity Benefits

Sickness benefit: 50% of covered earnings (minimum, 45 francs a day (no minimum during first 6 months of benefit); maximum, 216 francs a day) rising to 66 2/3% (minimum, 60 francs a day; maximum, 287 francs a day) after 30 days if 3 or more children.
Payable after 3-day waiting period for up to 12 months; extended up to 3 years if chronic or prolonged illness and special qualifying conditions met.
Maternity benefit: 1st and 2nd child, 84% of basic daily wage, payable for 6 weeks before and 10 weeks after confinement; 3rd and subsequent children, 8 weeks before and 18 weeks after confinement.
Payable additional 2 weeks before confinement if complications; 12-24 weeks before, and 22 weeks after, if multiple births.
Minimum: 45 francs a day; maximum, 362 francs a day.
Benefits payable in cases of live births or adoption.
Nursing benefit: Monthly allowance for nursing mother, or milk coupon (payable for 4 months).

Workers' Medical Benefits

Medical benefits: Cash refunds of part of medical expenses.
Includes general and specialist care, hospitalization, laboratory services, medicines, dental care, maternity care, appliances, and transportation.
Insured normally pays for services, and is reimbursed by local sickness fund for 70% of amounts provided for such services in negotiated and approved fee schedules (reimbursement rate for some services vary from 30-100% and actual reimbursement in absence of agreed schedule with provider is generally below 70%).
Insured pays 55 francs a day for hospitalization *room and board* charges (disabled children, war, and work accident victims exempt).
Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.
Following death of insured, medical benefits payable for 1 year or until youngest child's third birthday.

Administrative Organization

Ministry of Social Affairs and Employment, general supervision.
National Sickness Insurance Fund, coordination of regional funds and financial equalization; bipartite governing body.
Regional Sickness Insurance Funds, coordination of local funds; bipartite governing bodies.
Primary (local) Sickness Insurance Funds, registration of insured, payment of cash benefits, and refunds of medical expenses; bipartite governing bodies.
Contributions collected by joint collection agencies.

Work Injury

First law: 1898.
Current laws: 1946 and 1972 (agriculture).
Type of program: Social insurance system.

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Coverage

Employed persons (general system covering about 72% of employees), vocational education students, and certain nonpaid members of social service organizations.
Special systems for agricultural, mining, railroad, public utility, and public employees; seamen; nonagricultural self-employed; and agricultural self-employed.
Exclusion: Self-employed artisans and professionals (covered under sickness insurance program).

Source of Funds

Insured person: None.
Employer: Whole cost, through contributions varying with risk. Average, 3.73% of total payroll.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: During first 28 days, 60% of earnings; maximum, 776 francs a day. Thereafter, 80%; maximum, 1,035 francs a day.
Payable from day following incapacity for work.

Permanent Disability Benefits

Permanent disability pension: 100% of average earnings during last 12 months, if totally disabled, with minimum and maximum established by formula.
Constant-attendance supplement: 40% of pension; minimum, 64,737 francs a year.
Partial disability: Average earnings multiplied by 1/2 the percentage of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the percentage of incapacity for the portion above 50%.
Lump sum payable if less than 10% incapacity.

Workers' Medical Benefits

Medical benefits: All necessary care, including medical treatment and surgery, hospitalization, medicines, appliances, rehabilitation, and transportation. Services paid for directly by fund, with no cost sharing by patient.

Survivor Benefits

Survivor pension: 30% of earnings of insured if under age 55, or 50% if age 55 or disabled. Payable to widow or widower.
Orphans: 15% of earnings for each of first 2 children under age 16 (17 if unemployed, 18 if apprentice, 20 if student or disabled), 10% for each additional child; or 20% each if full orphan.
Other dependent relatives: 10% of earnings each, up to maximum of 30%.
Maximum survivor pensions: 85% of earnings of insured.
Funeral grant: Cost of burial up to 6,465 francs.

Administrative Organization

Ministry of Social Affairs and Employment, general supervision.
National Sickness Insurance Fund, administration of program at national level.
Primary Sickness Insurance Funds, payment of benefits.
Contributions collected by joint collection agencies.

Unemployment

First law: 1905.
Current laws: 1967 (legal extension of 1958 labor-management agreement on unemployment insurance), 1972 (guaranteed income for unemployed aged 60 and over), 1974 (agriculture), and 1984.
Type of program: Dual compulsory employee-employer and government-funded system.

Coverage

Unemployment insurance: Employed persons.
Exclusion: Domestic and seasonal workers.
Special systems for building and dock workers, merchant seamen, and aviators.
Solidarity program (means-tested): Young job seekers; recently widowed, divorced, separated, or single women with 1 or more children; recently discharged military veterans; prisoners; apprentices; long-term unemployed having exhausted unemployment insurance.

Source of Funds

Insured person: 2.42% of monthly earnings up to 12,610 francs, and 2.97% of earnings between 12,610 francs and 55,440 francs.
Employer: 4.18% of payroll.
Government: Whole cost of solidarity program.
Maximum earnings for contribution and benefit purposes: 620,640 francs a year.
(Supplementary contributions by employer and employee for supervisory personnel.)

Qualifying Conditions

Unemployment benefit: Under age 60 (or between 60 and 65 without enough quarters of coverage to qualify for a full old-age pension), with at least 91 days or 520 hours of paid employment in the preceding 12 months. Registered at employment office, capable of and available for work. Unemployment not due to voluntary leaving, misconduct, or refusal of suitable job offer.
Flat-rate allowances: Various categories of workers age 16 and over who have been unemployed 6-12 months.

Unemployment Benefits

Unemployment benefit: The following benefits are payable up to 60 months under the following conditions:
The initial benefit equals 57.4% of the daily reference wage, for a period (4-27 months) that varies according to age and length of covered employment. An additional period of reduced benefits may follow which also varies in length according to age and work history. The benefit is further reduced every 4 months. The duration of benefits can not exceed 60 months from inception.

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Solidarity benefit: From 74 to 104 francs a day, depending on age, years of coverage, or family situation.

Administrative Organization

Ministry of Health and Social Security, general supervision.
Employment organizations (UNEDIC-ASSEDIC) with bipartite (management-labor) governing bodies, administration of unemployment insurance and payment of unemployment insurance benefits.

Family Allowances

First law: 1932.
Current laws: 1946 as amended through 1994.
Type of program: Universal system.

Coverage

Family allowances: Families with 2 or more children.
Family supplement: Resident families with 1 or more children.
Prenatal allowance and birth grant: Resident mothers.
Guaranteed minimum family income: Resident families with 3 or more dependent children.
Minimum integration income: Legal resident (3 years for foreigners) age 25 or older (under age 25 if student or parent of 1 or more dependent children) whose resources are under the minimum wage and who agrees to follow social or professional reintegration program.
Special systems for agricultural, railroad, and public utility employees.

Source of Funds

Insured person: None, (except 1% of income under CSG—see Source of Funds under Old Age, below). Self-employed pay 7% of total earnings).
Employer: 5.4% of payroll but low earnings are partially or totally exempt.
Government: None.

Qualifying Conditions

Family allowances: At least 2 children; must be under age 18, age 20 if apprentice, student, disabled, or girl working at home.
Young child allowance: Under age 3. Income-tested. Prescribed medical examination.
Family supplement: 3 or more children over age 3.
Guaranteed minimum family income: At least 3 dependent children.
Single parent allowance (income-tested): Single person caring for 1 or more children.
Parental education allowance: Parent who stops work to raise 2nd or subsequent child; employed 24 months during last 5 or 10 years preceding birth or adoption.
Child care benefit: Children under age 3, if parents are working and pay for home child care.

Family Allowance Benefits

Family allowances: 665 francs for each of first 2 children; 852 francs for subsequent children. Additional 187 francs for child between 10 and 15, 333 francs for children over 15 (except for the first in a 2-child family).
Family supplement (income-tested): 866 francs a month.
Young child allowance: 995 francs per family.
Single parent allowance: 3,118 francs per month during pregnancy; 4,157 francs for one child and 1,039 for each additional child.
Parents education allowance (for upbringing): 2,964 francs.
Guaranteed minimum family income: Varies with family income and number of children.
Family support allowance: 468 francs a month per orphan (or to single parent or guardian), or 624 francs if full orphan.

Administrative Organization

Ministry of Social Affairs and Solidarity, general supervision.
National Family Allowances Fund, coordination of funds and financial equalization; bipartite governing body.

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Old Age, Disability, Death

First law: 1963.
Current law: 1975.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 536 CFA francs.

Coverage

Employed persons.
Special system for public employees.
Separate system for self-employed and state workers under contract.

Source of Funds

Insured person: 2.5% of earnings.
Employer: 5% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 1,500,000 CFA francs a month.

Qualifying Conditions

Old-age pension: Age 55 (50 if *prematurely aged)*. 20 years of insurance and 120 months of contribution during last 20 years. (Qualifying conditions for those insured since May 1, 1964, are 60 months of contribution during last 10 years.)
Retirement from paid employment.
Disability pension: Loss of 2/3 earning capacity. 5 years of insurance and 30 months of contribution during last 5 years. (Waived for currently employed workers if nonoccupational accident; if occupational accident, see Work Injury.)
Survivor pension: Deceased had 120 months of contribution, met contribution condition for pension, or was pensioner at death.
Payable abroad under reciprocal agreement only.
Foreign workers who permanently leave country may receive reimbursement of their contributions.

Old-Age Benefits

Old-age pension: 40% of average earnings during last 3 or 5 years (whichever is higher). Increment of 1% of earnings for each 12 months of contribution beyond 240 months.
Minimum pension: 80% of highest minimum wage.
Old-age settlement: Lump sum equal to 50% of average monthly earnings for every six months of contribution, if ineligible for pension.

Permanent Disability Benefits

Disability pension: 60% of old-age pension payable as if worker had worked until age 55.
Minimum pension: 60% of highest minimum wage.

Survivor Benefits

Survivor pension: 50% of old-age pension of insured to nonworking or disabled widow; also payable to dependent disabled widower.
If more than one widow, 50% is divided equally.
Orphans: 20% of insured's pension for each orphan; 35% if full orphan or mother ineligible for widow's pension.
Maximum survivor pensions: 85% of insured's pension.
Survivor settlement: Lump sum equal to 100% of regular monthly old-age pension of insured for every 6 months of contribution, if ineligible for survivor pension.

Administrative Organization

Ministry of Social Affairs and National Solidarity, general supervision. National Social Security Fund, administration of contributions and benefits.

Sickness and Maternity

First law: 1952.
Current laws: 1975 (maternity) and 1976 (pharmaceuticals).
Type of program: Social insurance system. Maternity and medical benefits only.

Coverage

Employed women, maternity benefits.
Employed persons and their dependents, medical benefits.
Separate system for self-employed, state workers under contract, and the indigent.

Source of Funds

Insured person: None.
Employer: 2% of payroll for pharmaceuticals and 1.5% for hospitalization, 0.6% for medical evaluations. Also, see contribution to family allowance program below.
Government: None.
Maximum earnings for contribution and benefit purposes: 1,500,000 CFA francs a month.

Qualifying Conditions

Maternity benefit: Women in insured employment for at least 4 months.
Medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: None under insurance (1962 labor code requires employers to provide paid sick leave).
Maternity benefit: 50% of earnings.
Also, free maternity care.
Payable for up to 6 weeks before and 8 weeks after confinement (extended to 11 weeks if complications).

Workers' Medical Benefits

Medical benefits: Medical services provided by hospitals and dispensaries operated by National Social Security Fund, and by other participating establishments.
Includes hospitalization, inpatient and outpatient treatment, and pharmaceuticals.
(1962 labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

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Administrative Organization

Ministry of Social Affairs and National Solidarity, general supervision. National Social Security Fund, administration of program; managed by tripartite board.

Work Injury

First law: 1935.
Current law: 1975.
Type of program: Social insurance system.

Coverage

Employed persons, including members of cooperatives, apprentices, and students. Also, certain categories of self-employed persons. Separate system for self-employed and state workers under contract.

Source of Funds

Insured person: None.
Employer: 3% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 1,500,000 CFA francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings received by worker during 30 days preceding accident. Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.
Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50% .
Lump sum payable if disability 10% or less.
Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits : Medical, dental, and surgical care; hospitalization, medicines, appliances, laboratory services, X-rays, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 50% of earnings of insured. Payable to widow or widower.
Orphans: 20% of earnings of insured for each orphan; 35% if full orphan, or if mother of orphan not receiving pension. Dependent parents and grandparents: each receives 10% of earnings of insured.
Maximum survivor pensions: 85% of earnings of insured.
Survivor settlement: Lump sum equal to 6 months' earnings of deceased, payable to nearest relative, if no survivors qualify for pension.

Funeral grant: Lump sum covering cost of burial. Maximum, 8 times average monthly earnings of insured.

Administrative Organization

Ministry of Social Affairs, and National Solidarity, general supervision.
National Social Security Fund, administration of program.

Family Allowances

First law: 1956.
Current law: 1975.
Type of program: Employment-related system.

Coverage

Employed persons with 1 or more children and pensioners caring for child born before retirement. Special system for public employees. Separate system for self-employed, state workers under contract, and the indigent.

Source of Funds

Insured person: None.
Employer: 8% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 1,500,000 CFA francs a month. Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 16 (17 if apprentice, 20 if student or disabled).
Parent must have had 4 consecutive months of employment and be currently working 20 days a month (or be widow of beneficiary).
Prenatal allowance: Must undergo regular medical examinations, as specified in law.

Family Allowance Benefits

Family allowances: 3,000 CFA francs a month for each child.
Prenatal allowance: 13,500 CFA francs, paid in 2 installments.
Birth grant: Lump sum of 8,000 CFA francs for each birth, and 45,000 for layette.
School allowances: 10,000 CFA francs per year to dependent primary, secondary, or technical school students. Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Social Affairs and National Solidarity, general supervision.
National Social Security Fund, administration of program; managed by tripartite board and director-general.

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Old Age, Disability, Death

First law: 1981 (Provident Fund).
Current law: 1987 (Pension Scheme).
Type of program: Pension scheme and provident fund system (lump-sum benefits only).
Exchange rate: U.S.$1.00 equals 9.60 dalasi.

Coverage

Pension Scheme: Employed persons in quasi-government institutions and in participating private companies. Exclusions: Civil servants and armed forces personnel.
Provident Fund: Employed persons in the private sector. Exclusions: Civil servants and armed forces personnel.
Special pension scheme system for civil servants and armed forces personnel.

Source of Funds

Pension scheme—Insured person: None.
Employer: 19% of payroll.
Government: None.
Provident fund—Insured person: 5% of earnings.
Employer: 10% of payroll.
Government: None.

Qualifying Conditions

Pension scheme and provident fund—Old age pension: Age 55 and 5 years of contributions. Voluntary retirement: Age 45 if no employment for 2 years preceding application.

Old-Age Benefits

Pension scheme—Old-age pension: with a minimum of 5 years of contributions but less than 10 years, a lump sum benefit is paid. With 10 or more years of contributions, a benefit equal to 25% of total contributions up to the final year's salary.
Provident fund—Old-age grant: lump sum equal to total employer and employee contributions plus accrued interest.

Permanent Disability Benefits

Pension scheme—Disability pension: A benefit equal to 25% of total contributions up to the final year's salary.
Provident fund—Disability grant: Lump sum equal to total employer and employee contributions plus accrued interest.

Survivor Benefits

Pension scheme—Survivor pension: Lump sum equal to twice the annual salary of deceased payable to beneficiaries, irrespective of length of contributions.
Provident fund—Survivor grant: Lump sum equal to total employer and employee contributions plus accrued interest. Payable to nominated survivors.
Provident fund—Early retirement or optional withdrawal of benefit: Benefits are paid to members whose employment is terminated due to layoffs, who marry (female members only), have reached the compulsory retirement age and have paid a minimum of 5 years of contributions. The level of benefit (percentage) depends on age of claimant and length of service. The balance in the members account shall be payable only at normal retirement or on entitlement under other contingencies thereafter.

Administrative Organization

Social Security and Housing Finance Corporation, administration of both pension scheme and provident fund.

Sickness and Maternity

(Medical services available to population in government health centers and hospitals at nominal charge.)

Work Injury

First law: 1940.
Current law: 1990 (not yet implemented).
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons. Exclusions: Salaried employees whose earnings exceed 2,500 dalasi a year, casual workers, and family labor.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of earnings; maximum benefit: calculated on earnings up to 1,500 dalasi per month (reduced rates payable for partial disability). Payable after 5-day waiting period until recovery or certification of permanent disability grant. Benefit commuted to lump sum if beneficiary leaves the country.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 60% of earnings, if totally disabled. Maximum benefit, calculated on earnings up to 1,500 dalasi per month; minimum: 100 dalasi per month.
Constant-attendance supplement: 25% of grant.
Partial disability: Smaller lump-sum amounts, according to schedule in law.

Workers' Medical Benefits

Medical benefits: Medical, surgical, hospital, nursing care, and medicines; also appliance expenses.

Survivor Benefits

Survivor benefit: Lump sum of 120 months' earnings of insured, calculated on earnings up to 1,500 dalasi per month. Maximum, 100,000 dalasi.

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Payable to dependents of deceased; reduced amounts if survivors were only partially dependent on insured.
Funeral grant: If no dependents, 1,000 dalasi.

Administrative Organization

Department of Labor, enforcement of law.
Injuries Compensation Fund, administration of program.
Employers may insure liability with private insurance companies.

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Old Age, Disability, Death

First law: 1956.
Current law: 1992.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 1,240,000 coupons.
Local authorities and employers may provide supplementary benefits out of their own budgets.

Coverage

All employed persons residing in Georgia. Special provisions for teachers, professional athletes, and test pilots. Special *social pension* for aged, disabled, and survivors not otherwise eligible for social insurance (i.e., employment-related pension) benefits.

Source of Funds

Insured person: 1% of earnings.
Employer: 37% of payroll for state-owned and private enterprises (26% of payroll for budget institutions, e.g. schools, hospitals and government agencies, etc.).
Government: Subsidies as needed. Full cost of *social pensions*.
Above contributions also finance benefits for cash sickness, maternity, work-injury, and for family allowances.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men) or age 55 and 20 years of work (women); requirements reduced for hazardous or arduous work, for mothers of 4 or more children or of disabled children, and for the blind. Earnings test for pensioners in gainful employment. *Social pension*: nonworking citizens not eligible for old-age pension and aged 65 for men and 60 for women.
Disability pension: Total disability (incapacity for any work): Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance.
Partial disability (incapacity for usual work): Group III disability.
Insured has a minimum of 1 to 15 years of covered employment, depending on age of onset of disability.
Social pensions: disabled citizens not eligible for disability pension or disabled children under age 16.
Survivor pension: Insured has 1 to 15 years of work (depending on age of insured at death), payable to surviving children whether or not dependents of the insured; and to nonworking dependents (including spouse; either parent, if disabled and not yet of pensionable age; grandparents, if no other support available; and other relatives—regardless of their age or ability to work—if employed by the deceased to care for grandchildren, children, or siblings under age 8).
Social pension: payable to qualified surviving dependents who are ineligible for survivor pension due to insufficient length of covered employment of insured.

Old-Age Benefits

Old-age pension: 55% of average earnings (average wage in last year or last 5 years, whichever is higher), plus 1% of earnings for each year in excess of 25 (men) or 20 (women) years of work.
Payable monthly.
Minimum: 100% of minimum wage.
Social pension: 100% of minimum pension per month.
Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage.
Adjustment: Periodic benefit adjustments (in flat amount added to existing pensions) according to cost of living changes.

Permanent Disability Benefits

Disability pension: Group I disability pension, 55% of earnings (100% of old-age pension if 25 years of covered employed for men or 20 years for women) plus supplement for constant attendance; Group II disability, 55% of earnings (or 100% of old-age pension if 25 years of covered employment for men or 20 years for women); Group III disability, 30% of earnings.
Minimum: Group I and II disability, 100% of minimum old-age pension; Group III disability, 50% of minimum old-age pension.
Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage.
Social pension for Group I disability if disability began in childhood, and disabled children under age 16: 100% of minimum old-age pension per month. Group II disability for adults, 50% of minimum old-age pension per month. Group III disability, 30% of minimum old-age pension per month.
Adjustment: Periodic benefit adjustment (in flat amount added to existing pensions) according to cost of living changes.

Survivor Benefits

Survivor pension: Payable monthly at 30% of earnings for each dependent survivor. Minimum pension, 100% of minimum wage (200% if loss of both parents, or death of single mother).
Social pension: for each orphan under age 16 (older if disabled since childhood), 50% of minimum pension.
Adjustment: Periodic benefit adjustment (in flat amount added to existing pensions) according to cost of living changes.

Administrative Organization

Republic Ministry of Labor and Social Protection; general coordination and supervision.
Regional departments of labor and social protection; administration of program.

Sickness and Maternity

First and current law: 1955, as amended in 1984, 1990 and 1992.
Type of program: Dual social insurance (sickness and maternity benefits) and universal (medical care) systems.

Coverage

Cash benefits for sickness and maternity: Persons in covered employment; on leave from employment while pursuing secondary, technical or advanced education; and registered unemployed.
Medical benefits: All residents.

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Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: **Cash benefits**: see pension contributions above; **medical care**: whole cost.

Qualifying Conditions

Cash and medical benefits: Sickness benefits according to length of service. No minimum qualifying period for medical care and maternity benefits.

Sickness and Maternity Benefits

Sickness benefit: 60% of last month's wage, if less than 5 years' uninterrupted work; 80% if 5-8 years; 100%, if over 8 years.
Maternity benefit: 100% of wages. Benefits payable monthly for 70 days before and 56 calendar days after confinement (latter may be extended to 70 calendar days in case of difficult birth or multiple births).

Workers' Medical Benefits

Medical benefits: Medical services provided directly by government health providers, including general and specialist care, hospitalization, prostheses, medication, and other medical care services.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits for sickness and maternity: Ministry of Labor and Social Protection; general supervision. Provided directly by the enterprises, as well as by local departments of labor and social protection.
Medical care: Ministry of Public Health and health departments of local governments, general supervision and coordination; provision of medical services through government clinics, hospitals, maternity homes, and other facilities administered by the Health Ministry and local health departments.

Work Injury

First and current laws: 1955 (short-term benefits) and 1991 (pensions).
Local authorities and employers can provide supplementary pension benefits out of their own budgets.
Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Employed persons.
Medical care: All residents.

Source of Funds

Insured person: See pension contributions, above.
Employer: Same.
Government: Same; cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings. Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions above.

Workers'Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers, including general and specialist care, hospitalization, laboratory services, transportation, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions above.

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits to own employees.
Pensions: Same as under old-age, disability and survivor pensions above.
Medical care: Republic Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, and other facilities administered by the Health Ministry and local health departments.

Unemployment

First and current law: 1991 (effective July 1993).
Type of program: Social insurance system.

Coverage

Citizens aged 16-59 (men) or 16-54 (women).

Source of Funds

Insured person: None.
Employer: 3% of payroll.
Government: Subsidies as needed from Republic and local governments.

Qualifying Conditions

Unemployment benefit: Registered at employment office; ability and willingness to work. Benefits may be reduced, suspended or terminated if worker is discharged for violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filingfraudulent claims.

Unemployment Benefits

Unemployment benefit: Unemployment benefits are paid for 6 months, equal to 200% of subsistence wage for months 1-2; 250% for months 3-4; 200% for months 5-6.

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Adjustments: a flat-rate of cost-of-living adjustment is paid monthly according to price changes.

Administrative Organization

Republic Ministry of Labor and Social Protection: general supervision.
State Employment Exchange and regional employment exchanges, administration of program.
Unified State Fund of Employment: Financing of the program.

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Note: Information is not readily available for "Family Allowances."

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Old Age, Disability, Death

First law: 1889.
Current laws: 1911 (insurance code), 1957, and 1973.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 1.56 marks.

NOTE: Following the unification of the Federal Republic of Germany (FRG) and the German Democratic Republic (GDR), on October 3, 1990, the social security system of the FRG remained in force while the system of the GDR continued to apply on an interim basis within the former GDR territory. Subject to certain transitional provisions, the FRG and GDR systems were merged effective January 1, 1992. In the discussion that follows, provisions applicable in the new Eastern states as of January 1, 1995, will be noted after the corresponding FRG provisions and will be preceded by the designation "E-". Pensions awarded under the provisions of the GDR system prior to reunification continue to be paid, and in some transitional cases the old GDR benefit formula continues to be used. The GDR provisions in effect immediately prior to reunification are therefore summarized at the end of this section.

Coverage

Employed persons (including apprentices), certain self-employed, persons receiving child-rearing credits, and recipients of social benefits (such as unemployment benefits) and after April 1, 1995, recipients of nursing care benefits.
Separate systems for wage earners and salaried employees, with identical provisions.
Special systems for self-employed persons, miners, public employees (supplementary insurance), and farmers.
Voluntary affiliation for all others age 16 or older currently exempt from compulsory insurance, including German citizens residing abroad and resident aliens.

Source of Funds

Insured person: 9.3% of earnings; none if earnings below DM 610 (E-DM 500) a month; self-employed, 18.6%.
Employer: 9.3% of payroll; 18.6% if employee earns below DM 610 a month (E-DM 500).
Government: Annual subsidy of about 20% of total cost of pension insurance.
Maximum earnings for contribution purposes: DM 93,600 a year (E-DM 76,800); minimum, DM 580 a month (E-DM 470).

Qualifying Conditions

Old-age pension: Age 63 with 35 years of coverage; age 65 with 5 years; or age 60 with 15 years of coverage and unemployed 1 year in the last 18 months or for women if they have 10 years of compulsory coverage after age 40; and for severely disabled individuals at least age 60 who have a minimum of 35 years of coverage.
Choice of partial retirement at 2/3, 1/2 or 1/3 of pension. For partial pensions the amount of allowable earnings is determined by the percentage of benefits filed for, and the amount of earnings in the calendar year prior to the beginning of the pension or the minimum level for contributions (E-requires age 65 for men, age 60 for women, and at least 15 years of compulsory coverage. Additionally women with 5 or more children meet the eligibility requirements.)
Benefits reduced 30% to aliens while residing abroad, except under agreement.
Disability pension: General disability, incapacity for any gainful activity. Occupational disability, 50% reduction of earning capacity in usual occupation. Total of 60 months coverage and 36 months of contribution out of last 5 years. (E-minimum loss of 2/3 earnings capacity).
Minimum income pension: 25 years covered employment. (E-minimum benefit with eligibility for old age pension and less than 15 years of coverage).
Survivor pension: Deceased had 60 months of coverage or was pensioner at death. (E-Deceased met requirements for a pension and survivor was dependent on the worker.) Widow must be age 60, widower age 65. Payable earlier if disabled or raising children.

Old-Age Benefits

Old-age pension: The total of earnings points multiplied by the pension factor and by the pension value, where:

1. earnings points are the individuals annual earnings divided by the average earnings of all contributors,
2. the pension factor is one, and
3. pension value is the monthly benefit amount for one year's average covered earnings, adjusted for changes in wages. The amount as of January 1995 was DM 46 (E-DM 35.45).

For delayed retirement after age 65, an added factor of 1.0 plus .005 for each month is used to increase the benefit.
Adjustment: Benefits adjusted annually for changes in wages (E-semi-annually).

Permanent Disability Benefits

Disability pension: for general disability, same as old-age benefits; for inability to perform previous employment, pension factor is 0.667.
If disability occurs before age 55, as though all periods from time of disability to age 55—and 1/3 of the periods from age 55-60 up to a maximum of 20 months—were periods of insurance.
Adjustment: See old-age pension.

Survivor Benefits

Survivor pension: Same as old-age pension. 100% of insured's pension payable for 3 months. Thereafter, 60% of pension if age 45, disabled, or caring for at least 1 child; otherwise 25%. Payable to widow or widower. (E-Widow or widower's benefit equals 60% of the worker's disability pension, payable without minimum benefit for 2 years.)
Orphans: 10% of insured's general disability pension for orphan; 20% for full orphans. Supplement depending on length of coverage plus other factors. (E- 30% of worker's pension, without supplements.) Payable to orphan age 18-25 if apprentice and net income less than limit, for higher income, 40% is offset against pension.
Maximum survivor pensions: 100% of general disability pension of insured.

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Administrative Organization

Federal Ministry of Labor and Social Affairs, general supervision.
23 state and 2 special insurance institutes, administration of wage earners' program; Federal Salaried Employees' Insurance Institute, administration of salaried employees' program.
Sickness funds collect contributions for employees, others (self-employed, etc.) pay directly to the pension fund.

Sickness and Maternity

First law: 1883.
Current laws: 1911 (insurance code) and 1927 (maternity benefits): Last revised 1980/1982. 1994 **(Long-term care).**
Type of program: Social insurance system. Cash and medical benefits.

Coverage

All wage earners, apprentices, unemployment beneficiaries, salaried employees and some categories of self-employed persons earning up to DM 70,200 a year (E-DM 57,600). Pensioners and students covered for medical benefits.
Special systems for miners, artists, public employees, and self-employed farmers.
Voluntary coverage for salaried employees earning more than DM 70,200 (E-DM 57,600) a year and some groups earning less.
Long-term care: All persons covered by the statutory sickness insurance scheme, persons covered by their employer in private sickness insurance and some special groups. Persons with private health insurance must buy equivalent private coverage.

Source of Funds

Insured person:4.0% to 8% of covered earnings, according to fund (no contribution if earnings less than DM 610 a month). Pensioners contribute 6.7% of pension (E-6.5%).
Employer:4.0% to 8% of payroll (up to earnings ceiling), according to fund (8.0% to 16% for employees earning less than DM 610 a month).
Government: Subsidy for maternity benefits; benefits for unemployed and persons in authorized training; also subsidy for pensioned farmers' and students' health benefits. Pension system also contributes toward pensioners' medical coverage.
Maximum earnings for benefit and contribution purposes: DM 70,200 (E-DM 57,600) a year. (Adjusted annually to 75% of pension contributions ceiling.)
Long-term care—Insured person: In one State 1%, in the rest, 0.5% of earnings up to statutory maximum for sickness insurance.
Employer: In one State 1%, in the rest 0.5% of earnings up to the statutory maximum for sickness insurance.
Government: Contributes for unemployed, farmers, and students.
Insurance carriers: Carriers of statutory pension insurance make the same contribution as their pensioners who were compulsorily insured for long-term care insurance, 0.5% of pension, and contribute to the long-term care isnsurance to voluntarily insured pensioners.

Qualifying Conditions

Cash sickness and medical benefits: Membership in sickness fund.
Cash maternity benefits: 12 weeks of insurance, or continuous employment relationship from 10th to 4th month preceding confinement; must be working or excused from work 6 weeks prior to expected confinement.
No minimum employment period for entitlement to medical benefits (except for intensive care needs) and maternity grant.
Long-term care benefits: Members of a care fund who, due to physical or mental illness lasting at least 6 months require considerable assistance in the course of their daily lives. Beginning with 1996, they must have 1 year of membership, rising to 5 years effective the year 2000.

Sickness and Maternity Benefits

Sickness benefit: Employer pays full wage or salary for first 6 weeks. Thereafter, sickness funds pay 80% of covered earnings for up to 78 weeks in 3 years.
Maternity benefit: 100% of covered earnings payable 6 weeks before and 8 weeks after confinement at the same rate as sickness benefit.
Maternity grant: DM 150 or more for each birth, according to fund.
Sickness funds provide paid leave up to 5 days a year per sick child under age 8 requiring care by insured, and paid help during hospitalization of insured or spouse if needed for child under age 8 in household.

Workers' Medical Benefits

Medical benefits: Benefits provided to patients by doctors, hospitals, and druggists under contract with and paid by sickness fund.
Includes comprehensive medical and dental care, preventive examinations and treatment, lab tests, maternity care with midwife or doctor, hospitalization, surgery, appliances, prescribed medicines, and transportation costs above DM 5. Co-payment required for medicines of DM 3 (E-DM 1). Totally disabled receive home health care or a monthly payment of DM 400. Some funds provide additional benefits. Duration: No limit. Home care for the totally disabled is limited to 4 weeks per year.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.
Female dependents receive lump-sum maternity grant of DM 150 for each birth.
Long-term care benefits: Cash benefits of DM 400, DM 800 or DM 1,800, depending on the degree of personal care required. Higher benefits in kind, with combinations of benefits in cash/kind available. Also additional benefits for supplies, day/night care, short-term care, residence modification to accommodate the handicapped, etc. A new, and higher benefit for those totally immobilized will enter into effect January 7, 1996.

Administrative Organization

Federal Ministry of Labor and Social Affairs, general supervision.
Federal Insurance Institute, supervision of federal health insurance.
State insurance institutes enforce law and regulations in each State.

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Administration of contributions and benefits by sickness funds, usually organized by locality, some by enterprise or occupation; funds managed by elected representatives of insured persons and employers, and joined into federations at the State and national level.
Regional physicians' associations contract with funds on annual lump-sum payment to provide care for insured.
Lump sum apportioned to participating doctors on fee-for-service basis. Inpatient care provided by salaried hospital staff.
Long-term care provided by separate funds organized by the sickness insurance funds.

Work Injury

First laws: 1884 (work accidents) and 1925 (occupational diseases).
Current law: 1963, with numerous amendments.
Type of program: Compulsory insurance with semi-private carrier.

Coverage

Employed persons, most categories of self-employed, apprentices, students, children in kindergarten, and family helpers.
Special system for public employees.

Source of Funds

Insured person: None.
Employer: Contributions varying according to risk. Average contribution, 1.44% of payroll.
Government: Subsidy to agricultural accident insurance fund and for coverage of students and children in kindergarten.
Maximum earnings for benefit purposes: DM 144,000 a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as for ordinary sickness, including payment by employer for first 6 weeks. Thereafter, payment is assumed by the accident insurance fund.
Payable from day after injury to recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 66 2/3% of latest year's earnings, if totally disabled.
Supplement for severely disabled (earnings capacity loss of 50% or more) with no other pension: 10% of basic pension.
Constant attendance supplement: DM 526-DM 2,100 a month. (E-DM400-DM1,601)
Partial disability: Percent of full pension corresponding to earnings capacity loss if 20% or more.

Workers' Medical Benefits

Medical benefits: Comprehensive medical care, occupational rehabilitation, and appliances. Usually financed by sickness fund; exceptionally severe injuries financed by accident fund.

Survivor Benefits

Survivor pension: 40% of earnings of insured if age 45, disabled, or caring for a child: otherwise 30% of earnings. Payable to widow or widower. Income over a certain limit offset against benefits.
Orphans: 20% of earnings for each orphan under age 18 (25 if student or disabled), or 30% if full orphan. Earnings over a certain limit are offset against beneficiaries over age 18.
Parents and grandparents (if needy): 20% of earnings of insured if single beneficiary, 30% if couple.
Maximum survivor pensions: 80% of earnings of the insured.
Death grant: Lump sum of one month's earnings, minimum of DM 400.

Administrative Organization

Federal Ministry of Labor and Social Affairs, general supervision.
Federal Insurance Institute in Berlin, direct supervision of the state-based accident insurance funds. Industrial and agricultural accident insurance funds, autonomous associations managed by elected employer and employee representatives, act as insurance carriers and administer the program. Employer must affiliate with association for his industry and region. Special accident insurance carriers for public employees.

Unemployment

First law: 1927.
Current law: 1969.
Type of program: Compulsory insurance system.

Coverage

Employed persons, including agricultural workers and homeworkers; also apprentices and trainees.
Exclusions: Casual, limited labor (under 18 hours per week).

Source of Funds

Insured person: 3.25% of covered earnings .
Employer: 3.25% of covered earnings.
Government: Subsidies under employment promotion law and for any deficit; also cost of unemployment assistance and social insurance contributions for unemployed.
Maximum earnings for contribution and benefit purposes: DM 93,600 a year (E-DM 76,800).

Qualifying Conditions

Unemployment benefit: 360 days of insured employment in last 3 years (180 days for seasonal workers). Registered at employment office, capable of and available for work; working less than 18 hours a week. Unemployment not due to voluntary leaving, misconduct, participation in strike, refusal of suitable job offer, training or retraining (disqualification up to 12 weeks). Construction workers eligible for special benefits when bad weather precludes work between November 1 and March 31 of any year. Special payments available for workers placed on short work week by their employer under specified conditions. Unemployment assistance, based on need, may be available for workers with 150 days employment in last year and who have exhausted their statutory unemployment

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benefits. There is also a cash allowance that may be payable to workers participating in a program of further occupational education, retraining or rehabilitation.

Unemployment Benefits

Unemployment benefit: 67% for unemployed with children (60% if no children) of after-tax earnings.
Payable from 1st day for 78 to 832 weekdays according to duration of insured employment and age.
Unemployment assistance (means-tested): 57% (53% if no child) of previous net earnings payable to workers ineligible for regular benefits, and after exhaustion of regular benefits. No limit on duration, but annual qualifying examinations.
Maintenance allowances provided during vocational training, and rehabilitation for work.

Administrative Organization

Federal Ministry of Labor and Social Affairs, general supervision.
Federal Institute for Labor, autonomous administration of benefits and employment service through regional and local offices. Institute and offices managed by tripartite board and committees.
Sickness funds collect contributions. Special federal administration of public employees' funds.

Family Allowances

First law: 1954.
Current law: 1964.
Type of program: Universal system.

Coverage

Residents with 1 or more children.
Special provisions for foreign workers with children living abroad.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 16 (under age 21 if unemployed, registered with an employment office and not in occupational training, 27 if student, no limit if disabled). Regular family allowance requires proof of school attendance. For children above 16 years of age the amount of the childrens's allowance is dependent on income.

Family Allowance Benefits

Family allowances: DM 70 a month for 1st child, DM 70-130 for 2nd, DM 70-220 for the 3rd child and DM 70-240 for each subsequent child. Higher for families with income below an annually adjusted ceiling.
(Lower rates may be paid if children reside in countries where cost of living is lower.)
In the event child supplements from the statutory work accident or pension programs are paid, a benefit under family allowances is payable only if the family allowances are higher, and then only for the difference.

Administrative Organization

Federal Ministry of Labor and Social Affairs, general supervision.
Federal Institute for Labor, administration of allowances, through regional and local labor offices.

Former German Democratic Republic

Old Age, Disability, Death

First law: 1889.
Current law: 1979 and 1984.
Type of program: Social insurance system.

Note: The old-age, survivor and disability sections of the former GDR program are being phased out. The GDR law before reunification is being included for reference purposes since many residents in the former GDR are receiving benefits under these provisions.

Coverage

Employed persons (including most public employees), students, and apprentices. Special systems for miners, railway and postal employees, workers in cooperatives, and self-employed persons.
Exclusion: Part-time workers earning less than 75 marks a month.
Voluntary supplemental system for workers earning over 600 marks a month.

Source of Funds

Insured person: 10% of earnings (special rates for workers in cooperatives, students, and family labor); self-employed normally pay 20% of income.
Employer: 12.5% of payroll (mining employers, 22.5%).
Government: Any deficit.
Maximum earnings for contribution and benefit purposes: 600 marks a month.
Above contributions also finance sickness, maternity, work-injury, and unemployment benefits.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women); miners age 50-65, according to length of employment. 15 years of insurance (5 years if miner or age 50 when first covered), and insurance during 2/3 of period since first entry (rights maintained by payment of monthly fee). Women with 5 or more years of insurance get credit for 1 extra year per child reared after the 3rd. Retirement unnecessary.
Disability pension: Loss of 2/3 of earning capacity. Insurance in last 5 years; otherwise insurance during half of period from age 16 to onset of disability.
Women who have borne 5 or more children entitled to minimum pension at age 60 or if disabled, regardless of work record.

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Survivor pension: Deceased was pensioner or met insurance requirements for disability pension at death.

Old-Age Benefits

Old-age pension: 140 marks, plus 1% of average monthly covered earnings (2% for miners, 1.5% for workers in postal, railroad, health, and social service sectors) during last 20 years times years of insurance (women get credit for 1 extra year per child; 3 years per child if 3 or more).
Minimum pension: 300 marks a month (370 marks if 45 years of insurance or for mother with at least 15 years of insurance who raised 5 or more children).
Dependents' supplements: 150 marks a month for spouse age 60, disabled, or caring for child under age 3 or 2 children under age 8; and 45 marks a month for each child under age 16 (or student).
Constant-attendance supplement: 20 to 240 marks a month according to degree of incapacity.

Permanent Disability Benefits

Disability pension: 140 marks, plus 1% of average monthly covered earnings (2% for miners) during last 20 years times years of insurance after 1946 (women get credit for 1 extra year per child reared); 0.7% for prior years.
Years under age 65 at onset of disability are credited as 70% of full years.
Minimum pension: 300 marks a month (370 marks if 45 years of insurance).
Dependents' supplements: 150 marks a month for spouse age 60, disabled, or caring for child under age 3 or 2 children under age 8; and 45 marks a month for each child under age 16 (or student).
Constant-attendance supplement: 20 to 240 marks a month according to degree of incapacity.

Survivor Benefits

Survivor pension: 60% of basic pension of insured for widow age 60, disabled, or caring for child. Also payable to disabled or aged widower. Minimum pension, 300 marks a month.
Orphans: 30% of pension of insured for each orphan under age 16 (or student), or 40% if full orphan.
Minimum pension per orphan, 130 marks a month or 180 marks if full orphan.
Maximum survivor pensions: 100% of pension of insured.
Funeral grant: Lump sum of up to 400 marks, according to insured's earnings, for death of worker; lesser amounts for death of family members.

Administrative Organization

Since reunification, the Transitional Insurance Office has handled payment of benefits.

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Old Age, Disability, Death

First law: 1965.
Current law: 1991.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 1028 cedi.

Coverage

Employed persons. Self employed persons have option to join. Voluntary affiliation for persons covered under previous discontinued program. Special system for members and officers of the armed forces.

Source of Funds

Insured person: 5% of earnings. Self-employed, 17.5% of income.
Employer: 12.5% of payroll.
Government: None.

Qualifying Conditions

Old-age benefit: Age 60 (55-59 with reduction, unless work is in underground mine, steel mill, or other hazardous employment) with minimum contribution of 240 months.
Old-age grant payable to workers who lack sufficient contributions for old-age pension.
Disability benefit: Permanent incapacity for any gainful employment; 12 months contributions within last 36 months.
Survivor benefit: Death of insured person before age 72.

Old-Age Benefits

Old-age benefit: Minimum pension, 50% of average annual salary for 3 highest years' earnings; increased by 1.5 percentage points for each 12 months of contribution beyond 240 months. Maximum pension, 80% of average earnings of members with earnings in the top 5 percent. Workers may take 25% of pension as a lump sum.
Old-age grant for non-qualifying contributors: Lump sum equal to refund of contributions plus interest equal to 50% of prevailing government treasury rate.

Permanent Disability Benefits

Disability benefit: Same as old-age benefit.

Survivor Benefits

Survivor benefit (payable to nominated dependents): If deceased was pensioner, lump sum benefit computed on present value of unexpired pension up to age 72. If deceased with 240 months of contribution was not a pensioner, a lump sum benefit is payable equal to present value of 12 years' pension; if deceased had less than 240 months contribution and was not a pensioner, lump sum benefit equal to present value of 12 years' pension based on 50 percent of the average of the best 3 years salary. (*Present value* of pension computed using prevailing real rate of interest.)

Administrative Organization

Ministry of Finance and Economic Planning, general supervision.
Social Security and National Insurance Trust, administration of programs through tripartite management board.

Sickness and Maternity

Sickness and Maternity Benefits

No statutory benefits. Employers provide medical care for employees and dependents through collective agreements.

Work Injury

First law: 1940.
Current law: 1987.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons.
(Earnings ceiling has been abolished.)

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: Minimum qualifying period is 6 months.

Temporary Disability Benefits

Temporary disability benefit: Periodic payment of difference in earnings before accident and actual or potential earnings after accident. Payable after 5-day waiting period for up to 24 months at the discretion of the Chief Labour Officer.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 96 months' earnings at time of injury, if totally disabled.
Constant-attendance supplement: 25% of total disability benefit.
Partial disability: Smaller lump-sum amounts, according to schedule in law.

Workers' Medical Benefits

Medical benefits: Medical, surgical, hospital, and nursing care; medicines and appliance expenses up to specified amounts.

Survivor Benefits

Survivor benefit: Lump sum of 60 months' earnings at time of injury. Payable to dependents of deceased; reduced amounts if only partial dependents survive.

Administrative Organization

Labor Department, Ministry of Mobilization and Social Welfare, enforcement of law.
Employers may insure liability with private insurance companies.

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Old Age, Disability, Death

First law: 1934.
Current laws: 1951, 1981 (special noncontributory old-age pension), 1990, and 1992.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 240.5 drachmas.

Coverage

Employees in industry, commerce, and related occupations and certain urban self-employed workers. Employees affiliated with approved occupational and establishment funds providing equivalent benefits are exempt from general system. Special systems for agricultural workers, public employees, and tradesmen and craftsmen. Voluntary coverage for Greeks living abroad.

Source of Funds

Insured person: 6.67% of earnings; 8.87% if in arduous or unhealthy employment.
Employer: 13.33% of payroll; 14.73% if in arduous or unhealthy employment.
Government: 10%.
Maximum earnings for contribution and benefit purposes: 6,069,000 drachmas a year or 14 monthly salaries of 417,500 drachmas.

Qualifying Conditions

Old-age pension: Age 65 (men) and 60 (women) with 4,500 days of contributions. Age 65 (men and women) who first start working after 1993. Age 60 (men) and 55 (women) with 4,500 days of contributions of which at least 3,600 in arduous or unhealthy employment, including at least 1,000 days in last 10 years. Age 62 (men) and 57 (women) and 10,000 days of contribution. Age 58 (men and women) and 10,500 days of contribution. Age 55 (women with dependent and/or disabled children) and 5,500 days of contribution. Reduced pension: Age 50 (women with dependent and/or disabled children) and 5,500 days of contribution. For men and women, age 60 with 4,500 days of contribution.
Benefit is suspended if beneficiary is working and his earnings exceed 50 times minimum wage of unskilled worker. (266,850 drachmas as of 7/1/95)
Payable abroad under reciprocal agreement.
Disability pension: Loss of 80% of normal earning capacity for 100% disability; at least 50% loss for partial disability.
Worker must have 4,500 days of contribution or 1,500 days, including 600 days in 5 years preceding disability.
For those not yet age 21, 300 days required in 5 years preceding disability, with this number gradually increased to 4,200 days by adding 120 work days for each year after age 21.
(Different requirements for persons who start working after 1993.)
Survivor pension: Deceased met disability contribution requirement or was pensioner or eligible for pension at death.
Age 65 (men and women) who first start working after 1993.

Old-Age Benefits

Old-age pension: 30% to 70% of average earnings during last 5 years, varying inversely with earnings level, according to 28 wage classes, plus 1% of earnings for each 300 days of contribution between 3,300 and 7800 days, and 1.5 to 2.5% (depending on earnings level) for each 300 days beyond 7800. For persons who first start working after 1993, 1.714% of average earnings during last 5 years.
Minimum pension, 86,940 drachmas a month, increased by dependents' supplements.
Pension reduced 0.5% for each month of early retirement.
Dependents' supplements: 7,698 drachmas a month for nonworking wife or dependent disabled husband; 20% of basic pension for first child, 15% for second, 10% for third. (For persons who first start working after 1993, 8%, 10%, and 12% for children, respectively; no dependent supplement for spouse.)
Maximum pension: Earnings on which pension has been calculated.
Schedule of payments: 14 per year.
Adjustment: Pensions indexed to pensions of civil servants.

Permanent Disability Benefits

Disability pension: Same as for old-age pension, including supplements. Pension begins after cash sickness benefits end.
Serious disability, loss of 80% of normal earning capacity: full old-age pension.
Ordinary disability, loss of 67-79% of earning capacity: 75% of full old-age pension.
Partial disability, loss of 50-66% of earning capacity: 50% of full old-age pension.
Minimum pension, 86,940 drachmas a month.
Schedule of payments: 14 per year.

Survivor Benefits

Survivor pension: 70% of basic pension of insured, payable to widow or dependent disabled widower. Married 6 months; 2 years if deceased was pensioner; waived if accidental death or child born from marriage. For persons who first start working after 1993, surviving spouse receives 50% of pension; monthly income must not exceed 40 times minimum daily wage, and spouse must be disabled, age 45, or have 2 dependents.
Orphans: 20% of basic pension of insured, or 60% for full orphans, if under age 18 (24 if student, no limit if disabled). For persons who first start working after 1993, each orphan receives 25%.
Grandchild or parent (in absence of above): 20% of pension, or 40% if widowed mother.
Maximum survivor pensions: 100% of pension of insured, or 80% if spouse not a survivor. Minimum: 78,240 drachmas a month.
Funeral grant (under sickness insurance): Lump sum of 130,480 drachmas.
Schedule of payments: 14 per year.

Administrative Organization

Ministry of Health, Welfare, and Social Security, general supervision.
Social Insurance Institute, administration of program through branch offices for most covered workers; managed by governor and tripartite governing body.
Numerous special occupational and establishment funds administer programs for workers exempt from general system.

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Sickness and Maternity

First law: 1922.
Current laws: 1951 and 1984 (National Health Service) details not shown).
Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and related occupations and certain urban self-employed workers. Pensioners also covered for medical benefits. Employees affiliated with approved occupational and establishment funds with equivalent benefits exempt from general system. Special systems for agricultural workers (noncontributory old-age pensioners covered for medical benefits) and public employees.

Source of Funds

Insured person: **Medical care**, 2.55% of earnings; **cash benefits**, .4% of earnings. Pensioner, 4% of pension.
Employer: **Medical care**, 5.1% of payroll; **cash benefits**, .8% of payroll.
Government: 3.8%.
Maximum earnings for contribution and benefit purposes: 6,069,000 drachmas a year. No ceiling for those who start working after 1/1/95.

Qualifying Conditions

Cash sickness benefit: 100 days of contribution in calendar year preceding illness, or 100 days in last 15 months excluding last quarter.
Cash maternity benefit: 200 days of contribution in last 2 years.
Medical benefits: 50 days of contribution in last year (25 days if nonoccupational accident) or pensioner.

Sickness and Maternity Benefits

Cash sickness benefit: 50% of earnings, plus 10% of benefit for each dependent. Maximum benefit, 8,155 drachmas a day.
Payable after 3-day waiting period for up to 720 days with 1500 days of employment. During 1st month, employer pays difference between cash benefit and worker's earnings.
Cash maternity benefit: 50% of earnings, plus 10% of benefit for each dependent. Minimum benefit, 1,860 drachmas a day.
Payable for up to 56 days before and 56 days after confinement.
Lump-sum maternity benefit: 153,960 drachmas for each child.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through facilities of Social Insurance Institute. Includes general and specialist care; care in hospital, sanatorium, or nursing home; medicines; maternity care or delivery grant if care not available; dental care; appliances, and transportation.
Patients charged 25% of pharmaceutical costs and up to 25% of cost of other services (protheses, eyeglasses, etc.) except hospitalization.
Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.

Administrative Organization

Ministry of Health, Welfare, and Social Security, general supervision.
Social Insurance Institute, administration of program through branch offices for most covered workers. Institute operates own dispensaries, clinics, and hospitals, and also utilizes other public and private facilities.
Numerous special occupational and establishment funds, administer programs for workers exempt from general system.

Work Injury

First law: 1914.
Current law: 1951.
Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and related occupations.
Employees affiliated with approved occupational and establishment funds with equivalent benefits exempt from general system.

Source of Funds

Insured person: None.
Employer: 1% of payroll (2% if employer in noncompliance with occupational safety laws).
Government: None.

Qualifying Conditions

Work-injury benefits: 1 day.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings, plus 1.5 times minimum daily wage for wife and 1 minimum daily wage (3,839 drachmas) for each child up to 3. Payable for 720 days after 3-day waiting period (paid retroactively to first day if disability continues).

Permanent Disability Benefits

Permanent disability pension: At least 50% disabled, full old-age pension.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness above, except no cost-sharing by patient.

Survivor Benefits

Survivor pension: Same as for survivor pensions above.

Administrative Organization

Ministry of Health, Welfare, and Social Security, general supervision.
Social Insurance Institute, administration of program through branch offices for most covered workers.
Numerous special occupational and establishment funds, administer programs for workers exempt from general system.

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Unemployment

First law: 1945.
Current law: 1994.
Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and related occupations.
Special systems for seamen and printing workers.

Source of Funds

Insured person: 1.33% of earnings.
Employer: 2.67% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 6,069,000 drachmas a year.

Qualifying Conditions

Unemployment benefit: 125 days of contribution in last 14 months, excluding working days in last 2 months (for 1st-time beneficiary, also 80 days in each of last 2 years).
Capable of earning at least 1/3 of wages of similar worker, available for work, and registration at employment office. Unemployment not due to voluntary leaving, dismissal for misconduct, or refusal of suitable offer or prescribed training (disqualification usually permanent).

Unemployment Benefits

Unemployment benefit: 40% of wages, or 50% of salary.
Minimum, 66-2/3% of wage of unskilled worker.
Dependents' supplements: 10% of earnings for each dependent.
Payable after 6-day waiting period for maximum of 12 months.

Administrative Organization

Ministry of Labor, general supervision.
Manpower Employment Organization, administration of benefits and employment service through local employment offices; managed by tripartite board.
Social Insurance Institute, collection of contributions.

Family Allowances

First and current law: 1958.
Type of program: Employment-related system.

Coverage

Employees in industry, commerce, and related occupations, with 1 or more children.
Employees receiving equivalent allowances from employer exempted.

Source of Funds

Insured person: 1% of earnings.
Employer: 1% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 6,069,000 drachmas a year.

Qualifying Conditions

Family allowances: Child must be under age 18 (no limit if disabled, 22 if student).
Parent must have had 50 days of employment in preceding year for full allowances.

Family Allowance Benefits

Family allowances: Benefits vary inversely according to level of income: For one child, from 1,300 drachmas per month for annual income of 1,700,00 drachmas or less, down to 900 drachmas a month for annual income of 2,400,000 drachmas or above; for 2 children, from 4,450 drachmas for income of 1,700,00 drachmas or less, down to 2,900 drachmas for annual incomes of 2,400,000 drachmas and above; for three children, from 9,650 drachmas for incomes of 1,700,000 drachmas or less, down to 5,490 drachmas for annual incomes of 2,400,000 drachmas and above; for four children, from 11,000 drachmas for incomes of 1,700,000 drachmas or less, down to 7,370 drachmas for annual incomes of 2,400,000 drachmas and above. For five children from 13,500 drachmas for incomes of 1,700,000 drachmas or less, down to 9,870 drachmas for annual incomes of 2,400,000 drachmas and above; and for six or more children, from 16,000 drachmas for incomes of 1,700,000 drachmas or less, down to 12,370 drachmas for annual incomes of 2,400,000 drachmas and above.

Administrative Organization

Ministry of Labor, general supervision.
Manpower Employment Organization, administration of allowances through local offices.
Social Insurance Institute, collection of contributions.

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Old Age, Disability, Death

First law: 1969 (provident fund, defunct).
Current law: 1983.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed and self-employed persons aged 16-59, including public employees.

Source of Funds

Insured person: 4% of earnings. Self-employed 6.75% of earnings.
Employer: 4% of covered wage.
Government: None.
Maximum earnings for contribution purposes: E.C.$15,000 a year.

Qualifying Conditions

Old-age pension: Age 60. 500 weeks of coverage, with at least 150 weeks based on contributions actually paid.
Old-age grant: Age 60; ineligible for pension, with at least 50 weeks of contributions paid or credited.
Disability pension: Under age 60. 150 weeks of contributions actually paid.
Disability grant: Under age 60. Ineligible for pension, at least 50 weeks of contributions paid or credited.
Survivor pension: Deceased was pensioner or eligible for pension.
Survivor grant: Deceased was eligible for old-age or disability grant.
Funeral grant: Worker was pensioner or eligible for old-age or disability grant.

Old-Age Benefits

Old-age pension: 30% of average earnings, plus 1% of earnings for each 50 weeks of contributions over 500. Minimum benefit: E.C.$35 per week.
Old-age grant: Lump sum equal to 5 times average weekly wage for each 50 weeks of contributions.

Permanent Disability Benefits

Disability pension: 30% of average earnings, plus 1% of earnings for each 50 weeks of contributions over 500.
Maximum benefit: 60% of earnings.
Disability grant: Lump sum equal to 5 times average weekly earnings for each 50 weeks of contributions.

Survivor Benefits

Survivor pension: 75% of pension of insured payable to widow aged 50 or disabled (1 year limit under age 50 unless disabled) and to dependent disabled widower.
Orphans: 1/4 of pension of the insured for each child under age 16 or age 18 if student; 1/2 each for full orphans or disabled child.
Minimum benefit: E.C.$7.50 per week, E.C.$15 if full orphan or disabled.
Maximum survivor pension: 100% of pension of insured.
Survivor grant: Lump sum equal to 5 times the average weekly wage for each 50 weeks of contributions.
Funeral grant: E.C.$1,600.

Administrative Organization

Ministry of Social Services and Labor, general supervision.
National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1983.
Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons aged 16-59, including public employees.

Source of Funds

Insured person: See pension contribution above.
Employer: Same.
Government: Same.

Qualifying Conditions

Cash sickness benefits: Employed on day before onset of illness, or 13 weeks of contributions, including 8 out of the 13 weeks preceding illness.
Cash maternity benefits: 30 weeks of contributions, including 20 weeks in the 30-week period ending 6 weeks before confinement.
Funeral grant: Deceased was entitled to sickness or maternity benefits at time of death.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings during 13 weeks before illness. Payable from first day for up to 26 weeks, 52 weeks if 75 or more contributions paid or credited in the last 3 years.
Maternity benefit: 60% of average earnings during 30 weeks before benefit begins. Payable 6 weeks before expected confinement and 6 weeks after for 12 weeks total. Minimum payable: E.C.$400

Survivor Benefits

Funeral grant: E.C.$1,600.

Administrative Organization

Ministry of Social Services and Labor, general supervision.
National Insurance Board, administration of program.

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Old Age, Disability, Death

First and current law: 1969.
(Program initiated in 1977 on national level.)
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 5.76 quetzales.

Coverage

All employees, including agricultural workers and some public employees. Special system for other public employees.

Source of Funds

Insured person: 1.5% of earnings.
Employer: 3% of payroll.
Government: 25% of cost of benefits paid; also contributes as employer.
Maximum earnings for benefit purposes: 3,000 quetzales a month.
Voluntary continuation of coverage: 4.5% of covered wages (maximum, 3,000 quetzales).

Qualifying Conditions

Old-age pension: Age 60. 180 months of contribution. Also payable to disabled at age 60 with at least 36 months of contributions in the 6 years before onset of disability. Retirement necessary from last employment.
Pension reduced if the pensioner works and earnings plus pension exceed base salary.
Disability pension: Loss of 2/3 of earning capacity (50-67% for partial disability). 36 months of contribution during last 6 years. Under age 60.
Survivor pension: Deceased met contribution conditions for disability or old-age pension or was pensioner at death.
In cases where disability or death result from an accident, 36 contributions in the 6 years prior to the accident are required.

Old-Age Benefits

Old-age pension: 50% of average monthly earnings during last 5 years of contribution, plus increment of 0.5% of earnings for each 6 months of contribution beyond 120 months.
Dependents' supplements: 10% of pension for wife or disabled husband and for each child under age 18 or disabled.
Minimum and maximum pension (including dependents' supplements): 140 quetzales and 2,400 quetzales a month, respectively. Family maximum: 80% of earnings (up to 3,000 quetzales).

Permanent Disability Benefits

Disability pension: 50% of average monthly earnings during last 3 years of contribution, plus increment of 0.5% of earnings for each 6 months of contribution beyond 120 months.
Dependents' supplements: 10% of pension for wife or disabled husband and for each child under age 18 or disabled.
Minimum and maximum pension: 140 quetzales and 2,400 quetzales a month, respectively. Family maximum, 80% of earnings (up to 3,000 quetzales).
Constant-attendance supplement: 25% of pension; minimum and maximum, 35 and 140 quetzales a month, respectively.
Partial disability: Half of pension for total disability.

Survivor Benefits

Survivor pension: 50% of disability pension paid or payable to insured.
Minimum pension, 70 quetzales a month. Payable to widow or disabled widower.
Orphans: 25% of pension of insured (minimum, 35 quetzales a month) for each orphan under age 18 (no age limit if disabled), or 50% for each full orphan (minimum, 70 quetzales a month).
Parents: 25% of pension each. Minimum, 35 quetzales a month.
Maximum survivor pensions: 100% of disability pension of insured; sum of minimum survivor benefits cannot exceed 140 quetzales a month.
Funeral grant: 375 quetzales.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
Guatemalan Social Security Institute, administration of program, directed by tripartite board. Oversight by Comptroller General.

Sickness and Maternity

First laws: 1946, 1953 (maternity).
Current laws: 1968.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees of firms with 5 or more workers (3 or more workers in the Department of Guatemala) and public employees in 10 departments, including Department of Guatemala. Free medical care (for accidents, sickness and maternity) for those receiving pensions under old-age, disability, and death program.

Source of Funds

Insured person: 2% of earnings.
Employer: 4% of payroll
Government: 2% of payroll.

Qualifying Conditions

Cash benefits: 3 months of contributions in 6 months prior to onset of risk.
Benefits in kind: In covered employment.

Sickness and Maternity Benefits

Sickness benefit: 2/3 of average earnings (according to applicable formula).
Maximum: 1,200 quetzales a month.
Sickness benefit: Payable after 3-day waiting period for up to 26 weeks for some illnesses (may be extended to 39 weeks).
Benefit for multiple periods of illness cannot exceed 52 weeks in 24 months.

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Maternity benefit: 100% of earnings payable for 30 days before and 54 days after confinement. In the case of adoption, 54 days from the day the child is delivered to the family. Nursing mothers are also permitted a half hour twice a day or one hour before or after work to nurse their child for up to 10 months.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through medical facilities of Social Security Institute. Includes general and specialist care, surgery, maternity care, hospitalization, pharmaceuticals, laboratory services, appliances, transportation, rehabilitation, and retraining. Benefits provided in the case of any illness, as well as for accidents.
Treatment abroad may be authorized with a limit of US$15,000.

Dependents' Medical Benefits

Medical benefits for dependents: Wife or companion of an insured man receives same maternity care as insured woman, and in 10 Departments also receives sickness and accident benefits. Newborn infant of insured man or woman receives layette, milk or other dietary items, and pediatric care for up to 5 years. Up to age 15 if congenital illness or deformity.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
Guatemalan Social Security Institute, administration of program.
Institute operates 37 hospitals, 14 clinics, and 28 first-aid stations.

Work Injury

First law: 1947.
Current law: 1949.
Type of program: Social insurance system.

Coverage

All insured workers in the country.

Source of Funds

Insured person: 1% of earnings.
Employer: 3% of payroll.
Government: 1.5% of payroll.

Qualifying Conditions

Work-injury benefits: 3 months of contributions prior to onset of risk.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of earnings; minimum benefit, 5 quetzales daily.
Maximum benefit: 1,200 quetzales monthly.
Waiting period: 1 day.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 450-4,500 quetzales, according to degree of incapacity. May be paid in not more than 4 installments when the amount exceeds 600 quetzales.

Workers' Medical Benefits

Medical benefits: Medical treatment and surgery, hospitalization, medicines and appliances, transportation, rehabilitation services, and retraining.

Survivor Benefits

Funeral grant: 375 quetzales.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
Guatemalan Social Security Institute, administration of contributions and benefits.
Institute provides medical benefits through its own hospitals and clinics.

Unemployment

In January 1991, a *Cash Compensation for Period of Service Fund* was established. Employees must make monthly contributions into savings accounts, based on total salary. When the worker's employment ends, sums accumulated in his or her account, plus normal interest earnings, are payable to the employee.

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Old Age, Disability, Death

First law: 1958.
Current laws: 1985 and 1994.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 980 francs.

Coverage

Employed persons.

Source of Funds

Insured person: 2.5% of earnings.
Employer: 4% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 400,000 francs a month.
(Disability pensions financed through sickness insurance.)

Qualifying Conditions

Old-age pension: Age 55 (payable at age 50 if unable to work, or with 5%-10% reduction for each year under age 55) with 15 years of contributions.
Retirement from gainful activity necessary.
Disability pension: Loss of 2/3 of working or earning capacity.
Enrollment in insurance and 26 days or 120 hours of employment in last 3 months (waived for currently employed workers if incapacity is due to accident or infectious disease).
Survivor pension: Deceased was pensioner or in insured employment at death.

Old-Age Benefits

Old-age pension: About 2% of base earnings times years of insurance, according to point system (credit given for periods of incapacity). Maximum years counted, 30. Increment of 5% of pension for each year pension deferred after age 55. Maximum increment, 25%.
Child's supplement: 1,500 francs per month for each dependent child up to ten.

Permanent Disability Benefits

Disability pension: 50% of average earnings, if totally disabled.
Constant-attendance supplement: 20% of pension.
Partial disability: Pension proportionate to loss of earning capacity.
Maximum: 30% of earnings.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured, if age 50 or caring for child; any age if widow of old-age pensioner.
Orphans: 20% of pension of insured for each full orphan.
Maximum for all orphans: 100% of pension.
Funeral grant: Lump sum of 90 days' earnings.
Minimum: 250 francs.

Administrative Organization

Ministry of Labor, Social Affairs and Employment, general supervision.
National Social Security Fund, administration of program; managed by administrative council.

Sickness and Maternity

First law: 1960.
Current laws: 1985 and 1994.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons.

Source of Funds

Insured person: 2.5% of earnings.
Employer: 4% of payroll (includes 1% for maternity benefits).
Government: None.
Maximum earnings for contribution and benefit purposes: 400,000 francs a month.

Qualifying Conditions

Cash sickness and medical benefits: 3 months of enrollment and 26 days of employment during last 3 months (waived for currently employed workers if incapacity due to accident or infectious disease).
Cash maternity benefits: Woman is in insured employment.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings.
Payable after 8-day waiting period for up to 13 weeks; extended to 26 weeks if enrolled for insurance at least 1 year and 250 days of employment during last 12 months. (Labor code requires employer to pay full wages during waiting period.) Maximum duration of benefits: 3 years in case of permanent condition.
Maternity benefit: 100% of earnings. (Labor code requires employer to pay half.)
Payable for up to 6 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Service benefits provided by doctors, hospitals, and druggists paid directly by Fund.
Benefits available only after 8-day waiting period during which employer and worker must share medical care costs equally.
Includes general and specialist care, surgery, hospitalization, maternity care, drugs (reimbursed at 70% if infectious disease, 100%), appliances, laboratory services, and transportation.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Labor, Social Affairs and Employment, general supervision.
National Social Security Fund, administration of program.

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Work Injury

First law: 1932.
Current laws: 1946,1960 and 1994.
Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.
Employer: 4% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 400,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days; thereafter, 66-2/3%.
Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.
Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 150% of the degree of incapacity for the portion above 50%.
(Converted to lump sum if disability is 10% or less.)

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, drugs, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured; payable to widow or dependent widower. Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each other up to age 16 (20 if student); 20% for each full orphan. Dependent relatives: 10% of earnings each, up to 20%. Maximum survivor pensions: 85% of earnings.
Funeral grant: Lump sum of 90 days' earnings.
Minimum: 250 francs.

Administrative Organization

Ministry of Labor, Social Affairs and Employment, general supervision.
National Social Security Fund, administration of program.

Family Allowances

First law: 1956.
Current law: 1985.
Type of program: Employment-related system.

Coverage

Employed persons subject to the Labor Code who are covered under social insurance.

Source of Funds

Insured person: None.
Employer: 6% of payroll.
Government: None.
Maximum earnings for contribution purposes: 300,000 francs a month.

Qualifying Conditions

Family allowances: Child must be under age 17.
Parent must have been enrolled for insurance during past month and be currently working 18 days a month (unless a social insurance beneficiary).

Family Allowance Benefits

Family allowances: 1,500 francs a month for each child through the 10th.

Administrative Organization

Ministry of Labor, Social Affairs and Employment, general supervision.
National Social Security Fund, administration of program.
(Government pays allowances directly to its employees.)

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Old Age, Disability, Death

First law: 1944 (old-age assistance).
Current laws: 1969, 1981, 1986, 1989, and 1992.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 141 Guyana dollars (G$).

Coverage

Employed persons aged 16-59 (public and private) and self-employed. Voluntary coverage for the previously insured.
Exclusions: Employees earning below G$7.50 a week, casual and subsidiary employment, and family labor.

Source of Funds

Insured person: 4.4% of earnings. Self-employed, 9.55% of income up to insurable limit. Voluntary contributors, 8% of average weekly income in last 2 years before cessation of work. No contributions beyond age 60.
Employer: 6.6% of payroll. 1.45% for insured persons under 16 and over 60 years of age.
Government: None, except as employer. Makes loans to cover deficits.
Maximum earnings for contribution and benefit purposes: G$5,077 a week.
Above contributions also finance cash sickness, maternity, and work-injury benefits (except self-employed).

Qualifying Conditions

Old-age pension: Age 60 with 750 weeks of contributions paid or credited of which 150 must be paid contributions. 25 weeks credited for each year over age 35 in 1969; maximum credit, 600 weeks. No retirement necessary.
Disability pension: Aged 16-59 and permanently disabled; minimum of 250 weekly contributions credited, with at least 150 weeks paid (25 weeks credited for each year between commencement of disability and age 60).
Survivor pensions: Deceased was a pensioner or eligible for pension at death; or aged 16-59 with a minimum of 250 weekly contributions paid or credited, with at least 150 paid contributions.

Old-Age Benefits

Old-age pension: 40% of average weekly covered earnings during highest 3 years out of the last 5 years of work before age 60. (Increased by 1% of average weekly covered earnings for every 50 weeks of contributions in excess of 750, up to maximum of 60%.) Minimum benefit: 50% of minimum wage.
Old-age settlement: 1/12 times average annual covered earnings for every 50 weeks of contributions paid or credited, if ineligible for pension, but with at least 50 weeks of contributions before age 60.

Permanent Disability Benefits

Disability pension: 30% of average weekly covered earnings over the highest 3 years out of the last 5 years before becoming disabled. (Increased by 1% of average weekly covered earnings for every 50 weeks of contributions in excess of 250, up to maximum of 60%.) Minimum benefit: 50% of minimum wage.
Disability settlement: 1/12 times average annual covered earnings for every 50 weeks of contributions paid or credited, if ineligible for pension, but with at least 50 weeks of contributions (must be under age 60).

Survivor Benefits

Survivor pension: Widow or widower. 50% of old-age or disability pension paid or payable. 16-2/3% supplement for each child, up to three children. Lump sum if not fully insured.
Orphans: 33-1/3% of pension paid or payable; maximum benefit 100% of pension.
Funeral grants: G$5,000 upon death of insured; grant also paid on death of spouse.

Administrative Organization

Minister of Finance, general supervision.
National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1969.
Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons (public and private) and self-employed, aged 16-60. Exclusions: Employees earning below G$7.50 a week, casual and subsidiary employment, and family labor.

Source of Funds

Insured person: See pension contributions above.
Employer: See pension contributions above.
Government: None, except as employer. Makes loans to cover deficits.

Qualifying Conditions

Cash sickness benefits: 50 weeks of contribution and work in covered employment during 8 out of 13 weeks immediately preceding onset of incapacity. Under age 60.
Cash maternity benefits: 15 weeks of contribution of which 7 are during 26-week period ending 6 weeks before confinement.
Cash maternity grant: Worker or spouse meets requirement for maternity benefit.

Sickness and Maternity Benefits

Sickness benefit: 70% of average weekly covered earnings during the best 8 weeks of work in the 13 weeks before commencement of incapacity.
Payable from 4th day of incapacity up to maximum of 26 weeks.
Maternity benefit: 70% of average weekly covered earnings during the best 7 weeks of work in the 26 weeks before commencement of the benefit.
Payable for 13 weeks, including week of confinement plus 6 weeks before and 6 weeks after. Extended up to 13 additional weeks if complications arise.
Maternity grant: G$300.

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Workers' Medical Benefits

Medical benefits: None under insurance.
(Medical care available in public hospitals and health centers at cost scaled to income.)

Administrative Organization

Minister of Finance, general supervision.
National Insurance Board, administration of program.

Work Injury

First law: 1916.
Current law: 1969.
Type of program: Social insurance system.

Coverage

Employed persons (public and private).
Exclusions: Employees earning below G$7.50 a week, casual and subsidiary employment, and family labor.

Source of Funds

Insured person: See pension contributions above.
Employer: See pension contributions above. (Also pays additional 1.45% of insurable earnings to finance employment injury for workers under age 16 or over age 60.)
Government: None, except as employer. Makes loans to cover deficits.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 70% of average weekly covered earnings during the best 8 weeks of work in the 13 weeks before occurrence of injury. Payable after 1st day, if injury lasts more than 3 days, up to 26 weeks.

Permanent Disability Benefits

Permanent disability pension: Rates same as for temporary disability, if permanent disability is 100%; proportionally reduced when disability partial but not less than 15%. Lump-sum benefit equal to 260 times the weekly injury benefit times the assessed percentage of disability if disability is less than 15%.

Workers' Medical Benefits

Medical benefits: Hospitalization, general and specialist care, medicines, and transportation.

Survivor Benefits

Survivor pension: 35% of weekly earnings for widow, widower, or parent and 11-2/3% for each dependent, up to maximum of 70% of weekly earnings. Minimum pension for widow, widower or parent: 50% of old age, disability minimum pension; minimum pension for child: 16-2/3% of old age, disability minimum pension.
Orphans: 23-1/3% of weekly earnings until age 18. Minimum pension: 33-1/3% of old age, disability minimum pension.

Death benefit: Up to G$250 to insured person's creditors or estate, if no dependents to receive death benefit.

Administrative Organization

Minister of Finance, general supervision.
National Insurance Board, administration of program.

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Old Age, Disability, Death

First law: 1965.
Current law: 1967.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 14.34 gourdes.

Coverage

Employees of industrial, commercial, and agricultural firms.
Exclusions: Unpaid family labor, members of religious communities, and foreign diplomats. Special system for public employees.

Source of Funds

Insured person: 2% of earnings if 200 gourdes or less a month, 3% if 201-500 gourdes, 4% if 501-1,000 gourdes, and 6% if over 1,000 gourdes.
Employer: Same as above.
Government: Any deficits.

Qualifying Conditions

Old-age pension: Age 55 and 20 years of contribution.
Disability pension: Total incapacity for work (not caused by work injury). Must have contributed for a period of 10 years up to 20 years.
Survivor pension: Deceased was pensioner or eligible for pension at death.

Old-Age Benefits

Old-age pension: 1/3 of average earnings during last 10 years. Refund of contributions (without interest) if ineligible for pension.

Permanent Disability Benefits

Disability pension: 1/60 of average earnings for each year of coverage during the 10 years preceding retirement.

Survivor Benefits

Survivor benefits: 50% of pension paid or payable to insured. Divided among widow, orphans under age 18 (no limit if student or disabled), or other dependents. Refund of contributions (without interest), if deceased ineligible for pension.

Administrative Organization

Ministry of Social Affairs, general supervision.
National Office of Old Age Insurance of the Haitian Social Insurance Institute, administration of program.
Institute managed by tripartite board and director-general.

Sickness and Maternity

First law: 1951 (not implemented).
Current law: 1967 (not implemented).
Type of program: Social insurance system. Cash and medical benefits.

Work Injury

First law: 1951.
Current law: 1967.
Type of program: Social insurance system.

Coverage

Employees of industrial, commercial, and agricultural firms, and public employees. Coverage being extended gradually to different districts and occupations.

Source of Funds

Insured person: None.
Employer: 2% of payroll (commerce), 3% (industry, construction, and agriculture), or 6% (mining).
Government: None, except as employer.

Qualifying Conditions

Work-injury benefits: Partial or total disablement before age 55. No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of earnings; minimum and maximum benefits, 100 and 1,000 gourdes a month, respectively. Payable after 3-day waiting period (during which employer must pay benefit) for duration of incapacity.

Permanent Disability Benefits

Permanent disability pension: 2/3 of earnings, if totally disabled; minimum and maximum pensions, 100 and 1,000 gourdes a month, respectively. Partial disability: Pension proportionate to degree of disability, if latter exceeds 10%; lump sum if disability below 10%. Any pension may be converted to lump sum.

Workers' Medical Benefits

Medical benefits: Necessary treatment including medical and dental care, surgery, hospitalization, medicines, and appliances; available until recovery or stabilization of disability.

Survivor Benefits

Survivor pension: 50% of total disability pension of insured. Payable to widow or dependent disabled widower. Orphans: 30% of pension of insured for each orphan under age 21. Parents or grandparents: 40% of pension of insured, if no eligible spouse or orphan.
Maximum survivor pensions: 80% of pension of insured.
Funeral grant: 1 month's earnings.

Administrative Organization

Ministry of Social Affairs, general supervision.
Office of Work Accident, Sickness and Maternity Insurance of the Haitian Social Insurance Institute, administration of program.
Institute operates own dispensaries and hospital at Port-au-Prince.

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Old Age, Disability, Death

First and current law: 1959 (implementing regulations, 1971).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 9.31 lempiras.

Coverage

Employed persons in private and public enterprise; also persons in liberal professions and self-employed. Exclusions: Domestic, casual, and agricultural workers (except those employed by employers with more than 10 permanent employees).
Special system for teachers, public employees, doctors, and the military. Coverage being extended gradually to different areas.

Source of Funds

Insured person: 1% of earnings.
Employer: 2% of payroll.
Government: 1% of payroll.
Minimum earnings for contribution purposes: 90 lempiras a month.
Maximum: 600 lempiras.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women). 180 months of contribution. Lump-sum refund if less. Retirement from covered employment necessary.
Disability pension: Loss of 2/3 of earning capacity in usual occupation. 36 months of contribution during last 6 years; 8 months during last 24 months in case of nonoccupational accident.
(Men 45 and women 40 or older at time the law was implemented must have contributed 50% of time since initially eligible.)
Survivor pension: 36 months of contribution by deceased during last 6 years.

Old-Age Benefits

Old-age pension: 40% of basic monthly earnings, plus increment of 1% of earnings for each 12 months of contribution beyond 60 months.
Increment for work beyond age 65 (men) or 60 (women): 3% of basic monthly earnings for each year of contribution.
Minimum pension: 50% of earnings; maximum, 80%.
Refund of contributions if ineligible for pension.

Permanent Disability Benefits

Disability pension: 40% of basic monthly earnings, plus increment of 1% of earnings for each 12 months of contribution beyond 60 months.
Constant-attendance supplement: Allowance up to maximum of 50% of pension of insured.
Maximum pension: 80% of earnings.
Refund of contributions if ineligible for pension.

Survivor Benefits

Survivor pension: 40% of actual or accrued pension of insured paid to widow; also payable to widower over age 65 or disabled.
Orphans: 20% of pension of insured for each orphan under age 14 (18 if student or disabled), or 40% for each full orphan.
Dependent mother or disabled father over age 65: 20% of pension each. Maximum survivor pension: 100% of pension of insured.
Funeral grant: 50% of basic monthly earnings. Minimum, 125 lempiras.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
Honduran Social Security Institute, administration of program; managed by a Board of Directors and Director-General.

Sickness and Maternity

First law: 1952.
Current law: 1959 (implementing regulations, 1962).
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees of firms with 1 or more workers in industry and commerce, and public employees.
Exclusions: Agricultural, domestic, family, and temporary workers.
Coverage being extended gradually to additional regions.

Source of Funds

Insured person: 2.5% of earnings.
Employer: 5% of payroll.
Government: 2.5% of total covered earnings.
Minimum and maximum earnings for contribution and benefit purposes: 90 and 600 lempiras a month, respectively.
Above contributions also finance work-injury benefits.

Qualifying Conditions

Cash sickness benefits: 35 days of contribution in last 3 months.
Cash maternity benefits: 75 days of contribution in last 10 months (unemployed workers ineligible).
Medical benefits: Currently in insured employment, 35 days of contribution in last 3 months if unemployed or if illness occurs within 60 days after unemployment starts. Old-age and disability pensioners also covered.

Sickness and Maternity Benefits

Sickness benefit: 66% of earnings (50% if hospitalized and without dependents). Payable after 3-day waiting period for up to 26 weeks (may be extended to 52 weeks).
Maternity benefit: 66% of earnings, payable for 6 weeks before and 6 weeks after confinement.
(Employees not eligible for benefits under social insurance may receive sick or maternity leave under labor code.)

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through health facilities of Social Security Institute.
Includes general and specialist care, surgery, hospitalization, necessary medicines, laboratory services, appliances, and dental and maternity care (postnatal care up to 45 days).
Duration: No limit (26 weeks if unemployed).

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Dependents' Medical Benefits

Medical benefits for dependents: Maternity care for wife of insured, including postnatal care up to 45 days.
Pediatric care for infants of insured men or women until 30 days after reaching age 5 or 26 weeks after death of insured father.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
Honduran Social Security Institute, administration of program; managed by a Board of Directors and Director-General.
Institute operates own outpatient clinics and hospitals.

Work Injury

First law: 1952.
Current law: 1959 (labor code still in force in regions to which social insurance not yet extended; provisions not shown).
Type of program: Social insurance system.

Coverage

Employees of firms with 1 or more workers in industry and commerce, and public employees.
Exclusions: Agricultural, domestic, family, and temporary workers.
Coverage being extended gradually to additional regions.

Source of Funds

Insured person: See sickness contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
Survivor benefit: 10 months in covered employment.

Temporary Disability Benefits

Temporary disability benefit: 66% of daily wage.
Payable after 3-day waiting period for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 40% of basic monthly earnings, plus increment of 1% of earnings for each 12 months of contribution beyond 60 months, if totally disabled. Minimum: 66% of earnings; maximum, 80%.
Partial disability: Percent of full pension corresponding to degree of incapacity, if greater than 15%. Pension below 10 lempiras a month commuted to lump sum.
Constant-attendance supplement: Up to maximum of 50% of pension of insured.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care; medicines; and appliances.

Survivor Benefits

Survivor pension: 40% of actual or accrued pension of insured.
Payable to widow or widower over age 65 or disabled.
Orphans: 20% of pension for each orphan under age 14 (18 if student), or 40% if full orphan.
Dependent parents (in absence of above): 20% of pension each.
Maximum survivor pensions: 100% of pension of insured.
Funeral grant: 125 lempiras.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
Honduran Social Security Institute, administration of contributions and benefits.
Institute operates own outpatient clinics and hospitals.

Unemployment

(1959 labor code requires employer to pay dismissed employees a lump sum based on length of service, not to exceed 11 months' wages.)

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Old Age, Disability, Death

First and current laws: 1971 (social assistance); 1973, (universal old-age and disability allowance); 1978 (means-tested old-age supplement); 1980 (means-tested disability supplement); 1988 (means-tested old-age allowance; universal higher-rate disability allowance).
Type of program: Dual universal and social assistance system.
Exchange rate: U.S.$1.00 equals 7.73 Hk dollars.

Coverage

Residents.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost.

Qualifying Conditions

Old-age allowance: Lower rate—Age 65-69; 5 years of continuous residence; income and savings below prescribed level. Higher rate—no means test. Age 70, 5 years continuous residence.
Disability allowance: Lower rate—1 year of continuous residence and 100% loss of earning capacity, or profoundly deaf. No means test. Higher rate—same criteria as for lower rate; certified to be in need of constant attendance, not residing in government (or government supported) institutions. No means test.
Public assistance: Age 60 and over, or disabled; 1 year of continuous residence; income and savings below prescribed level.

Old-Age Benefits

Old-age allowance: Lower rate—Hk$485 a month. Higher rate-Hk$550 a month.
Public assistance: Hk$965 a month if single. Up to HK$3,400 a month depending on category of recipient, plus special grants to meet specific needs of recipients.

Permanent Disability Benefits

Disability allowance: Lower rate—Hk$970 a month. Higher rate—Hk$1,940 a month. Public assistance: Same as old-age benefit.

Survivor Benefits

Funeral grant: Hk$9,000 to recipients of public assistance.

Administrative Organization

Social Welfare Department, administration of program.

Sickness and Maternity

First and current laws: 1968 (employer liability) and 1971 (social assistance).
Type of program: Dual employer liability (cash benefits only) and social assistance system.

Coverage

All employees. Residents (public assistance).

Source of Funds

Insured person: None.
Employer: Entire cost of employer liability program.
Government: Entire cost of public assistance program.

Qualifying Conditions

Cash sickness benefit: 1 month of continuous employment.
Cash maternity benefit: 40 weeks of continuous employment.
Public assistance: 1 year of continuous residence; limited working capacity; income and savings below prescribed level.

Sickness and Maternity Benefits

Sickness benefit: 2/3 of wage up to 120 days. Payable after 3-day waiting period.
Maternity benefit: 2/3 of wage payable 4 weeks before and 6 weeks after confinement for the first 3 children.
Public assistance: See rates of payment under old-age program above.

Workers' Medical Benefits

Medical benefits : None.
(Medical care available in public hospitals at low cost.)

Administrative Organization

Labor Department, administration of employer liability program.
Social Welfare Department, administration of social assistance program.

Work Injury

First and current laws: 1953 (employer liability) and 1971 (social assistance).
Type of program: Dual employer liability and social assistance system.

Coverage

All employees. Residents (public assistance).

Source of Funds

Insured person: None.
Employer: Entire cost of employer liability program.
Government: Entire cost of public assistance program.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
Public assistance: Same as for Sickness and Maternity , above.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of the difference between earnings before and after injury. Payable after 3-day waiting period for up to 24 months. Public assistance: See rates of payment under old-age program above.

Permanent Disability Benefits

Permanent disability grant: Total disability, lump sum of 48-96 months' earnings, according to age of employee.

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Maximum, Hk$485,000; minimum, Hk$162,000.
Constant-attendance supplement: Lump sum or periodic payments up to 2 years. Maximum, Hk$194,000.
Partial disability: Percent of full benefit proportionate to degree of incapacity, according to schedule.

Workers' Medical Benefits

Medical benefits: Medical examination, treatment, and appliances.

Survivor Benefits

Survivor grant: Lump sum of 36-84 months' earnings, according to age of deceased. Maximum, Hk$424,000; minimum, Hk$143,000.
Funeral grant (if no survivor): Hk$8,000.

Administrative Organization

Labor Department, administration of employer liability program.
Social Welfare Department, administration of social assistance program.

Unemployment

First and current law: 1977.
Type of program: Social assistance system.

Coverage

Residents of limited income aged 15-59.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost.

Qualifying Conditions

Unemployment benefit: 1 year of continuous residence, and registered for employment. Income and savings below prescribed level.

Unemployment Benefits

Unemployment allowance (means-tested): See rates of payment under old-age public assistance above.

Administrative Organization

Social Welfare Department and Labor Department, administration of program.

Family Allowances

First and current law: 1971.
Type of program: Social assistance system.

Coverage

Residents.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost.

Qualifying Conditions

Family allowances: 1 year of continuous residence; income and savings below prescribed level.

Family Allowance Benefits

Family allowances (means-tested): See rates of payment under old-age public assistance above.

Administrative Organization

Social Welfare Department, administration of program.

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Old Age, Disability, Death

First law: 1928.
Current law: 1975.
Type of program: Social insurance system. 1994 Law provides for tax advantages to promote private pensions under Voluntary Mutual Benefit Funds designed to provide benefits for unemployment, disability, death or medical care.
Exchange rate: U.S.1.00 equals 109.6 forints.

Coverage

Employees, members of handicraft and agricultural cooperatives, artisans, self-employed, apprentices, independent farmers, artistic performers, and lawyers; recipients of unemployment benefits.

Source of Funds

Insured person: 6% of gross earnings.
Employer: 24.5% of payroll.
Government: Contributions for own employees, and any deficit.
Above contributions also finance long-term work-injury benefits, and family allowances.

Qualifying Conditions

Old-age pension: Age 60 (men) or 56 (women), 20 years of employment; reduced for unhealthy work.
Retirement age for women to be increased in stages to age 60 by 2003.
For partial pension: 10 years for those retiring before June 30, 1993 and 15 years for those retiring after that date.
Disability pension: Total disability (incapacity for any paid work) or partial disability (67% loss of working capacity). 2 years of employment if incapacitated at age 22, lengthening by steps to 20 years of employment at age 55 or over.
Survivor pension: Insured was pensioner or met employment requirement for disability pension at death.

Old-Age Benefits

Old-age pension: 53% of net earnings during best 4 year period in 5 years preceding, if 20 years coverage; rising 2% per year for the next 5 years of coverage; 1% for each of following 7 years; and 0.5% for the remainder.
75% of earnings for 42 years of coverage. If monthly average earnings higher than 14,000 forints, calculations for pension purposes take into account only 90% of the amount between 14,001-16,000 forints, and declining in steps to 30% of the amount between 70,001-80,000 forints and 10% of the amount of earnings over 80,000 forints.
Partial pension: 33% net earnings, if 10 years coverage, rising in steps to 51%, if 19 years coverage.
Increment of pension for deferral by manual workers past retirement age (7% of pension for each year in special occupations and 3% in other occupation up to maximum of 95% of earnings).
Minimum pension: 6,400 forints a month.
Adjustment: Semi-annual adjustment according to estimated change in national average wage levels.

Permanent Disability Benefits

Disability pension: For total disability, 56% of average net earnings since January 1, 1988 if less than 2 years of coverage, increasing by steps to 63% for 25 years' coverage. Thereafter, equal to old-age pension increased by 5%. Minimum pension: 6,696 forints a month.
Constant-attendance supplement: 10% of earnings (minimum pension, 6,731 forints).
Partial disability: Total disability pension reduced by equivalent of 5% of earnings, minimum 6,400 forints.
Adjustment: Automatic semi-annual adjustment according to estimated change in national average wage levels.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow who at husband's death was age 55 (60 for widower), disabled, or caring for 2 children. Paid to other widows or widowers for 1 year only.
Orphans: 25% of pension of insured for each orphan under age 16 (25 if student. No limit if disabled.). Full orphan or half-orphan with disabled parent, 50% each of pension of insured.
Maximum survivor pension: 100% of pension of deceased.
Minimum pension: 7,260 forints a month for widow/widower and full orphans.

Administrative Organization

National Administration of Social Insurance, administration of pensions and other cash benefits and collection of contributions through its local branches.

Sickness and Maternity

First law: 1891.
Current law: 1975, amended in 1992 and 1993.
Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Employees, members of cooperatives, apprentices of skilled labor, self-employed entrepreneurs, outdoor workers.
Pregnancy allowance: All pregnant woman taken into prenatal care in Hungary.
Medical benefits: All insured persons entitled to cash sickness benefits, pensioners, unemployment beneficiaries, recipients of social assistance and allowances, beneficiaries of pensions provided by churches, regular students (if Hungarian citizens), all dependent family members and children (if Hungarian citizens).

Source of Funds

Insured person: 4% of gross earnings.
Employer: 19.5% of payroll.
Government: 19.5% of payroll for own employees. Cost of extended infant-care allowance. Maximum earnings for cash benefit purposes: 2,500 forints per day. Above contributions also finance short-term work injury cash benefits and medical care for work injuries.

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Qualifying Conditions

Cash sickness benefit: Currently insured, or loss of earnings capacity due to illness within 15 days after cessation of insurance if 180 days of continuous insurance.
Cash maternity benefit: Maternity and confinement allowance: Currently insured, or confinement within 42 days after cessation of insurance, if 180 days of insurance during last 2 years.
Child-care allowance: Currently insured, entitled to maternity and confinement allowance, in unpaid leave and caring for a child under the age of 2 years.
Payable also to lone father or father caring for his child between the age of 1 and 2 years.
Pregnancy allowance: Payable from 13th week of pregnancy up to payment of family allowance for the new born child.
Extended infant-care grant: Employment-related benefit: 270 days in employment within last 2 years before confinement and on unpaid leave, caring for a child under age 3.
Medical benefit: Currently insured or within 90 days after cessation. Provided also for beneficiaries of cash sickness and maternity benefits, supported family members of the insured persons, pensioners, beneficiaries of unemployment benefits, social assistance and allowances, beneficiaries of pensions provided by churches, regular students and dependent children.

Sickness and Maternity Benefits

Cash sickness benefit: 65% of daily average net earnings or 75 if 2 years of continuous employment. Payable from 1st day of incapacity for up to 1 year (or for length of continuous insurance immediately before illness, if less; can be extended for another 12 months (maximum) on the basis of medical expert's opinion. Employer must pay for first 10 days. Social security pays for 11th day on.
Maternity and confinement allowance: 100% of daily average net earnings if 270 days of insurance within last 2 years before confinement, or 65%, if at least 180 days insurance.
Payable for the period of maternity leave (4 weeks before and 20 weeks after confinement).
Child-care allowance: 65-75% of daily average net earnings according to length of insurance, payable until child is 2 years old.
Pregnancy allowance: For childless woman or mother with one child: 3,350 forints per month, for mother with two or more children: 3,750 forints a month.
Extended infant-care grant: 800 forints per month for first child; 900 forints for 2nd, and 1,000 forints for 3rd and each additional child under age 3 or age 10 if disabled.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of public health services in contractual relationship with the health insurance scheme. Includes free of charge: preventive care, general and specialist care, including basic dental care, hospitalization, maternity care, medical rehabilitation, sanatorium care, ambulance service.
Medicines, appliances, dental prosthetics, orthodontic services and spa treatment are provided upon payment or different rates of compensation by the patient, prescribed by legal order of Ministry of Public Welfare. Life-saving medicines and those for maternity and infant care are free of charge. Travel expenses are covered by the health insurance scheme. Duration: No limit.

Dependants' Medical benefits

Medical benefits for dependents: Same as for insured.

Administrative organization

National Administration of Social Insurance, administration of cash sickness and maternity benefits and collection of contribution through its local branches.
Medical care is provided by public medical services, organized and administered by the self-governing local municipalities (some central hospitals and institutes by the Ministry of Public Welfare).

Work Injury

First law: 1907 (agriculture, 1900).
Current law: 1975, amended 1990-1993.
Type of program: Social insurance system.

Coverage

Employees, members of cooperatives, students, artisans, self-employed, independent farmers, artistic performers, and lawyers.

Source of Funds

Insured person: See pension contribution above.
Employer: Same.
Government: Same.

Qualifying Conditions

Work-injury benefits: Total disability (incapacity for any paid work) or partial disability (67% loss of working capacity). No minimum qualifying period.
Allowance paid for work-connected disability of more than 15%.
Payable for only 2 years if loss of working capacity is less than 25%.

Temporary Disability Benefits

Temporary disability benefit: 100% of average net earnings.
Payable from 1st day of incapacity for up to one year (can be extended to 2 years by Medical Experts Institute) or until recovery or payment of pension.

Permanent Disability Benefits

Permanent disability pension: 65% of average earnings during previous year plus 1% of pension per year of insurance, if totally disabled.
Minimum 8,790 forints.
Constant-attendance supplement: 5% of earnings (minimum 60 forints).
Partial disability: 60% of earnings in preceding year for over 66% incapacity.
Minimum, 8,430 forints.

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Work injury allowance for lesser disabilities: 8% of earnings for 16%-24% loss of working capacity (payable for 2 years), increasing to 30% of earnings for 50%-66% loss.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness above but medicines and appliances are free of charge.
Adjustment: Automatic annual adjustment according to change in national average wage levels.

Survivor Benefits

Survivor pension: 50% of pension of insured. Payable to widow who at husband's death was age 55, disabled, or caring for 2 children.
Paid to other widows for 1 year only. Also payable to dependent and incapacitated widower.
Orphans: 25% of pension of insured for each orphan under age 16 (19 if student). Full orphan or half-orphan with disabled parent, 50% each of pension of insured.
Maximum survivor pensions: 125% of pension of deceased.
Minimum pension: Same as for ordinary survivor pensions.

Administrative Organization

National Administration of Social Insurance, administration of pension and other benefits and collection of contributions through its local branches.
Ministry of Health, administration of medical benefits through public medical services.

Unemployment

First law: 1957.
Current law: 1991.
Type of program: Unemployment assistance.

Coverage

Wage earners and salaried employees.

Source of Funds

Insured person: 1.5% of earnings.
Employer: 5% of earnings.
Government: Contribution for own employees.

Qualifying Conditions

Unemployment benefit: Currently unemployed; 48 months of employment before loss of job.
Continued unemployment not due to refusal of suitable offer.

Unemployment Benefits

Unemployment benefit: 70% of average net earnings for first year; 50% for second year.
Minimum: National minimum wage (1993: 9,200 forints per month).
Maximum: 2 times minimum wage.

Administrative Organization

Ministry of Labor, general supervision.

Family Allowances

First law: 1938.
Current law: 1990. (Amended in 1993.)
Type of program: Universal system.

Coverage

All residents in Hungary with 1 or more children.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Family must include one or more children under 16 (age 20 if enrolled in primary or secondary school) or disabled or if family is headed by a single person, widow, or widower.

Family Allowance Benefits

Family allowances: 2,750 forints a month for one child; 3,250 forints per child if 2 children; 3,750 per child if 3 or more. Single person receives 3,250 forints for 1 child; 3,750 per child if 2 or more; 3,950 forints per child if 3 or more. 5,100 forints paid to families with disabled child.

Administrative Organization

Ministry of Public Welfare, supervision of program.

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Old Age, Disability, Death

First law: 1909.
Current law: 1993.
Type of program: Dual universal and social insurance systems.
Exchange rate: U.S.$1.00 equals 67.95 Icelandic kronur (IKr).

Coverage

Universal pension: All residents who have been domiciled in Iceland or worked in another European Economic Area (EEA) country for at least 3 years.
Employment-related pension: All employees and self-employed persons.

Source of Funds

Insured person: Universal pension, none. Employment-related pension, employees 4% of income; self-employed persons, 10% of income.
Employer: Universal pension, 2.5% to 6% of payroll; employment-related pension, 6% of income.
Government: Universal pension, remaining costs; employment-related pension, none. Universal pension contributions also finance maternity benefits.

Qualifying Conditions

Old-age pension: Universal pension, age 67, with minimum 3 years' residence in Iceland or employment in another EEA country at age 16-67 inclusive (40 years' residency for full pension). The universal and employment-related old-age pensions are payable abroad.
Employment-related pension, age 65. Retirement not necessary.
Disability pension: Universal pension, age 16-66 inclusive. Three years' residency in Iceland or employment in another EEA country required before submitting application, and 75% reduction in working capacity; full pension, 40 years' recidency.
Employment-related pension, contributions paid for at least 6 months in the 12 months before disability occurred. Payable until old-age pension takes over at age 67.
Survivor pension: Universal pension, widow and orphan (depending on age), resident at least 3 years before application is submitted.
Employment-related pension (surviving spouse and child), contributions paid for at least 6 months during the last 12 months prior to death of spouse.
Survivor pension not payable abroad.

Old-Age Benefits

Old-age pension: Universal flat-rate pension of IKr 12,921 (full basic amount) a month.
Aged couple, 90% each of single pensioner's rate. Reduced if individual partner's income exceeds IKr 822,227.
Supplement for spouse: 80% of flat-rate pension plus income tested allowance (special circumstances only).
Income-tested supplementary allowance: Up to IKr 23,773 a month.
Supplement for children: IKr 10,794 a month for each child under age 18.
Other allowances (means-tested) for housing,care and medical costs.
Adjustment: Pensions adjusted for changes in workers wages.
Employment-related old-age pension: Depends on paid contributions.

Permanent Disability Benefits

Disability pension: Universal flat-rate pension of IKr 12,921 (full basic amount) a month. Disability pension is reduced if individual domestic partner has income exceeding IKr 822,227.
Supplement for spouse: 80% of flat-rate pension (special circumstances only). Income tested supplementary allowance of up to IKr 24,439.
Child's supplement: IKr 10,300 a month for each child under age 18; double if both parents are disabled.
Supplementary allowances: Same as old-age pension.
Partial pension payable for 50% to 74% disability.
Adjustment: Pensions adjusted for changes in workers wages.

Survivor Benefits

Universal survivor pension: Widows and widowers are entitled to a benefit of IKr 16,190 for 6 months after spouse's death. A surviving spouse supporting a child under age 18 receives a benefit of IKr 12,139 a month for an additional 12 months. After this period, a widow receives a benefit of IKr 12,921 a month, less 5% for each year under age 60, if aged 50 or over when widowed.
Orphans: IKr 10,300 a month for each orphan under age 18, doubled for full orphans.
Adjustment: Pensions adjusted quarterly for changes in wage index.
Employment-related survivor pension: To surviving spouse (pension amount depends on the amount of prior contributions); to orphans, 50% of universal orphan's pension.

Administrative Organization

Universal Pension program: Ministry of Health and Social Security, general supervision.
State Social Security Institute, administration of program through local offices; managed by board elected by Parliament and director.
Employment-related Pension program: Ministry of Health and Social Security and Ministry of Finance, general supervision.
Administered through 70 pension funds.

Sickness and Maternity

First law: 1936.
Current law: 1993.
Type of program: Universal system. Cash and medical benefits.

Coverage

Cash sickness and medical benefits: All residents who have been residents of Iceland or another EEA country for last 6 months.
Cash maternity benefit: Resident parents, where the mother has been resident in Iceland or another EEA country for the last 12 months.

Source of Funds

Insured person: None.
Employer: **Cash sickness and medical benefits,** none.

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Cash maternity benefits, 2.5% to 6% of payroll.
Government: Cash sickness and medical benefits, 100%.
Cash maternity benefits, remaining costs.
Maternity benefits financed out of pension contributions shown above.

Qualifying Conditions

Cash sickness benefits: Covered residents (see above) aged 16 or more and incapable of working.
Cash maternity benefits (parents' cash benefits): Received by all resident mothers (see Coverage, above), and by employed parents if salaries not paid in the form of parental leave.
Medical benefits: All covered residents (see above).

Sickness and Maternity Benefits

Sickness benefit: Statutory minimum of IKr 552.20 a day, plus supplement of IKr 150 for each child under age 18.
Full cash benefits paid to those who cease full-time employment, and one-half cash benefits to those engaged in half-time work prior to illness.
Universal sickness benefits are payable after 15-day waiting period, provided that the incapacity has lasted at least 21 days and income has lapsed. The benefits are paid for a maximum of 52 weeks.
Maternity benefit: All mothers, IKr 26,294 a month for 6 months, regardless of participation in the labor market. In addition, a working mother (alternatively, working father eligible after the first month) receives daily allowance of IKr 1,102 if she worked a minimum of 1,032 hours in the preceding 12 months (reduced to IKr 551 if 516 hours-1,031 hours worked in preceding 12 months). Benefits paid for one additional month per child if multiple birth and/or in case of child's serious illness; for two additional months if warranted for mother's health and safety.

Workers' Medical Benefits

Medical benefits: Doctor's consultation, patient pays IKr 600 (home call, IKr 1,500). Pensioners pay 1/3 of copayment.
Free hospitalization in ward of public hospital.
Free medicine for some chronic diseases; for other medicine, the insured pays a minimum fee. Confinement in maternity ward is free of charge.
Minimum fee for x-rays and travel costs; dental care, children to age 15 get a 75% refund; age 16 and over, 50%; and pensioners, 50% to 100% refund (subject to income test.)

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Ministry of Health and Social Security, general supervision.
State Social Security Institute, administration of program through local offices, managed by Board elected by Parliament and Director.

Work Injury

First law: 1925.
Current law: 1993.
Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: None.
Employer: 2.5% to 6% of payroll.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: IKr 698 a day.
Dependents' supplements: IKr 150 a day for each child.
Maximum benefit: 75% of earnings.
Payable after waiting period of 7 days for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: IKr 12,927 a month, if at least 75% disabled. Child's supplement: IKr 10,794 a month for each child under age 18.
Partial disability: If 50% to 74% disabled, 50% of full pension, plus 2% of pension for each 1% of disability exceeding 50%. If 10% to 49% disabled, lump sum proportionate to disability.
Medical benefits : Necessary care, including specialist services and hospitalization.

Survivor Benefits

Survivor pension: IKr 16,190 a month payable for 8 years. Also, if aged 50 or over or at least 50% disabled at spouse's death, up to IKr 12,921 a month, according to age and disability.
Orphans: IKr 10,749 a month for each orphan under age 18, doubled for full orphans.
Death grant: Lump-sum of IKr 202,322 to 606,966 for other adult dependents, according to previous degree of support from deceased.

Administrative Organization

Ministry of Health and Social Security, general supervision.
State Social Security Institute, administration of benefits through local offices.

Unemployment

First law: 1936 (never implemented).
Current law: 1993.
Type of program: Social insurance system.

Coverage

All insurable employment.

Source of Funds

Insured person: None.
Employer: 2.5% to 6% of payroll.

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Government: 0.5% of employer's contribution (immediately above).

Qualifying Conditions

Unemployment benefit: Age 16 to 70 inclusive; residence in Iceland; membership in trade union; 425 hours of insurable employment in previous 12 months; verification from employment agency of unemployment for 3 or more days. Weekly registration at an employment agency required.

Unemployment Benefits

Unemployment benefit: Minimum (with 425 hours of work in last 12 months): IKr 577.16 a day; maximum (with 1,700 hours of work): IKr 2,308.64 a day.
Dependents' supplement: IKr 85.63 a day for each child.
Payable for up to 52 weeks.

Administrative Organization

Ministry of Social Affairs, Labor Office, general supervision.
The Board or the Unemployment Insurance Fund monitors the work of the Labor Office and the Dispursal Committee, in all affairs regarding unemployment benefits.
Labor Office is charged by the Board with the finances of the Unemployment Insurance Fund, its accounts and daily administration.
The Disbursal Committee is charged with the disbursal of benefit payments to individual Unions or Federations.

Family Allowances

First law: 1946.
Current law: 1993.*
*Program transferred from social security to the tax system.

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Old Age, Disability, Death

First and current laws: 1952 (provident fund), 1971 (family pension fund), 1972 (gratuity fund), 1976 (insurance fund).
Type of program: Provident fund system with insurance-related family pension system and gratuity fund system.
Exchange rate: U.S.$1.00 equals 31.23 rupees.

Coverage

Provident fund, family pension fund, and insurance fund—Employees of firms established at least 3 years, with 10 or more employees. Exclusion (all 3 funds): Employees earning over 5,000 rupees a month. Employees covered by equivalent private plans may be contracted out.
Special systems for miners, railway, and public employees.
Gratuity fund—Employees of factories, mines, and firms with 10 or more workers.

Source of Funds

Provident fund—Insured person: 8.33% of earnings, or 10% in factories with 50 or more workers.
Employer: 8.33% of payroll, or 10% for factories with 50 or more workers, plus 0.65% of payroll for cost of administration.
Government: None.
Family pension fund—1.16% of above employer and employee contributions with government contributing 1.16% of payroll plus cost of administering survivor benefits.
Gratuity fund—Insured person: None.
Employer: About 4% of payroll.
Government: None.
Insurance fund—Insured person: None.
Employer: 0.5% of payroll, plus 0.01% toward administration.
Government: 0.25% of payroll, plus 0.005% toward administration.

Qualifying Conditions

Provident fund—Old-age benefit: Age 55 and retirement from covered employment. Also payable at any age if leaving country permanently or out of covered employment for 2 months.
Survivor benefit (death grant): Death of insured before retirement, and last salary of insured less than 1,500 rupees a month.
Family pension fund—Old-age benefit: Age 60 with 40 years coverage for maximum benefit.
Survivor pension: Deceased was member of plan with 3 months of contribution.
Gratuity fund—5 years continuous employment.
Insurance fund (survivor benefit only)—Average balance of 500 rupees in provident fund during 12 months preceding death.

Old-Age Benefits

Old-age benefit: Provident fund—Lump sum equal to total employee and employer contributions, plus interest.
Family pension fund—Lump sum equal to total employee and employer contributions, plus interest; minimum 110 rupees, maximum 42,280 rupees (less for early withdrawal).
Gratuity fund—Lump sum equal to 15 days' wages for each year of continuous service. Maximum, 100,000 rupees.
Insurance fund—Lump sum payment between 500 to 25,000 rupees.

Permanent Disability Benefits

Disability benefit: Not presently provided.

Survivor Benefits

Survivor benefit: Provident fund—Lump sum equal to total employee and employer contributions, plus interest.
Payable to nominated members of family or, if none, to other nominated beneficiaries.
Death grant: Up to 2,000 rupees.
Family pension fund—According to 5 wage classes. Minimum, 250 rupees a month; maximum, 1,050 rupees a month. Payable to member of family.
Death grant: 5,000 rupees. Payable to beneficiary named by insured or, if none, insured's heirs.
Insurance fund—Lump sum equal to the average balance in the provident fund account of the insured over 12 months preceding death. Maximum: 35,000 rupees.

Administrative Organization

Ministry of Labor, general supervision.
Employees' Provident Fund, organization and administration of program through regional, sub-regional, inspectorate and sub-accounts offices.
Regional committees and commissioners assist in local administration.
Central/state authorities, administration of gratuity fund.

Sickness and Maternity

First and current law: 1948.
Type of program: Social insurance system. Cash and medical benefits.
(1961 law provides maternity benefits to employees of factories/establishments not covered by the social insurance law of 1948.)

Coverage

Employees of power using manufacturing establishments with 10 or more workers, and non-power establishments with 20 or more workers. Exclusions: Employees in seasonal, agriculture, and certain other sectors as well as other employees earning over 3,000 rupees a month. Insured workers and spouses covered for medical benefits if permanently disabled on payment of contribution of 10 rupees a month. Insured workers who retire are covered on payment of contribution of 10 rupees a month. Coverage being extended gradually to different districts; now operative in about 609 industrial centers.

Source of Funds

Insured person: 1.5% of earnings (none for employees whose average daily wage is below 15 rupees).
Employer: 4% of payroll of covered employees.

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Government: State governments pay 12.5% of cost of medical benefits.

Qualifying Conditions

Cash sickness benefits: Must be paid for half the number of days during a designated 6 month period.
Cash maternity benefits: Must be paid for 80 days during two designated 6 month periods.
Medical benefits: Currently in insured employment or qualified for cash benefit. Medical benefits for dependents same as for insured.

Sickness and Maternity Benefits

Sickness benefit: From 2.50 to 53 rupees a day, depending on wage class (25% more for certain specified diseases). Payable after 2-day waiting period for up to 91 days in any period of 2 consecutive months (may be extended in certain cases for up to 124 additional days and 309 days in chronic cases). Family planning: 7 or 14 days of cash sickness benefit at double rate, plus additional days for complications, depending on sterilization operation.
Maternity benefit: 100% of average earnings, according to wage class; payable for up to 12 weeks (including not more than 6 weeks before confinement), 6 weeks in case of miscarriage. (1961 law requires noncovered employer to pay same benefit to woman employed 80 days in last year.) Benefit extended 4 weeks for medical reasons, if necessary.

Workers' Medical Benefits

Medical benefits: State governments arrange for provision of medical care, on behalf of social insurance, except in Delhi, and Nioda area of Utter Pradesh, where social insurance administers directly. Services variously provided in different States through social insurance dispensaries and hospitals, State government services, or private doctors under capitation contract. Includes medical treatment, surgery, specialist services, hospitalization, medicines, obstetric care, transportation, and appliances (glasses and dentures for insured persons only). Scale of services varies among States, according to agreement with State and facilities available. Duration: 3 months to 1 year, according to contribution record (extended up to 3 additional years for certain long-term diseases).

Dependents' Medical Benefits

Medical benefits for dependents: Currently provided in most States and districts. Benefits include general practitioner care, medicines, specialist examinations, and hospitalization in most States.
Funeral grant: Lump sum equal to actual cost. Maximum, 1,000 rupees. Payable to eldest member of family or person incurring funeral cost.

Administrative Organization

Ministry of Labor, general supervision.
Employees' State Insurance Corporation, administration of program through regional and local offices; managed by tripartite board and director-general.
State governments, provision of medical benefits through agreement with and reimbursement by Corporation. Administered by Corporation in some cases.

Work Injury

First law: 1923 (workmen's compensation).
Current law: 1948 (social insurance).
Type of program: Social insurance system.

Coverage

Employees of power using manufacturing establishments with 10 or more workers, and non-power establishments with 20 or more workers. Exclusions: Employees in seasonal, agriculture, and certain other sectors as well as other employees earning over 3,000 rupees a month.

Source of Funds

Insured person: See Sickness and Maternity, above.
Employer: Same.
Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: About 70% of earnings, according to 11 wage classes. Not paid for 1st 3 days of disability, unless latter lasts 3 days or longer; payable for duration of disability.

Permanent Disability Benefits

Permanent disability pension: 3.50 rupees to maximum 74.20 rupees a day, according to 11 wage classes, if totally disabled.
Partial disability: Percent of full pension proportionate to loss of earning capacity (small pensions may be commuted to lump sum).

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness; also, artificial limbs and other appliances.

Survivor Benefits

Survivor pension: 60% of insured's total disability pension payable to widow.
Orphans: 40% of pension of insured for orphans under age 18 (no limit if disabled), or until daughter marries. Maximum widow's and orphans' pensions: 140% of pension of insured.
Other eligible survivors (in absence of above): Parents, grandparents, and other dependents under age 18; maximum total pensions for such survivors, 50% of pension of insured.
Funeral grant: Lump sum equal to cost, maximum 1,000 rupees. Payable to oldest member of family or person incurring funeral cost.

Administrative Organization

Ministry of Labor, general supervision.

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Employees' State Insurance Corporation, administration of program through regional and local offices; managed by tripartite board and director-general.
State governments, provision of medical benefits through agreement with and reimbursement by Corporation. Administered by Corporation in some cases.

Unemployment

Labor law requires employer to pay severance indemnity of 15 days' average pay for each year of employment. Eleven States have instituted temporary unemployment programs, funded by the government.

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Old-Age, Disability, Death

First law: 1951 (provident fund).
Current law: 1977.
Type of program: Provident fund system (lump-sum benefits only).
Exchange rate: U.S.$1.00 equals Rp 2,177.

Coverage

Establishments with 10 or more employees or a payroll of Rp1 million or more a month. Coverage being extended gradually to smaller establishments and to casual and seasonal workers.
Special systems for civilian public employees and military personnel.

Source of Funds

Insured person: 2% of earnings.
Employer: 3.7% of payroll (plus 0.3% of payroll for death benefit).
Government: None.

Qualifying Conditions

Old-age benefit: Age 55.
Disability benefit: Total incapacity for work and under age 55.
Survivor benefit: Deceased was insured and under age 55 at the time of death.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions paid in, plus accrued interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions paid in, plus accrued interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contriubutions paid in, plus accrued interest.
Death benefit: Lump sum of Rp 1,200,000, plus amount accumulated in provident fund. Payable if death before age 55.

Administrative Organization

Minister of Manpower, general supervision.
Public Corporation for Employees Social Security (PT ASTEK), administration and operation of program.

Sickness and Maternity

First law: 1957.
Current law: 1992.
Type of Program: Social insurance system (medical benefits).

Coverage

Coverage being extended gradually to different industries and districts.
Employers with more comprehensive benefits exempted from coverage.

Source of Funds

Insured person: None.
Employer: 6% of payroll for married employees, 3% of payroll for single employees.
Government: None.

Qualifying Conditions

Medical benefits: Current coverage.

Workers' Medical Benefits

Medical benefits: Medical examination and treatment, hospitalization, medicines, and maternity care, dental care, eye care, family planning services and immunization.
Duration: 2 months of hospitalization (may be extended in special cases).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.

Administrative Organization

Minister of Manpower, general supervision.
Public Corporation for Employees' Social Insurance (PT ASTEK), administration and operation of program.

Work Injury

First law: 1939.
Current law: 1992 .
Social Insurance Program

Coverage

Establishments with 10 or more employees or a payroll of Rp 1 million or more a month. Coverage being extended gradually to smaller establishments and seasonal workers. Voluntary coverage available.
Special system for public employees.

Source of Funds

Individual employer liability program:
Insured person: None.
Employer: Whole cost, 0.24%- 1.74% of payroll.
Government: None
Maximum earnings for benefit purposes: Rp 1,000 a day.
Social insurance program:
Insured person: None.
Employer: 0.24% to 1.74% of payroll, according to risk in industry.
Government: None.

Qualifying Conditions

Work-injury benefits: Partial or total disablement before age 55.
No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings for first 4 months, 75% of earnings for second 4 months, and 50% of earnings thereafter.

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Permanent Disability Benefits

Permanent disability benefit: Varies according to degree of disability. Minimum monthly benefit equal to the regional minimum wage. Maximum is 70% of previous monthly earnings times 60.

Workers' Medical Benefits

Medical benefits: Individual employer liability program: Medical treatment, hospital care, medicines, and necessary transportation.
Social insurance program: Medical treatment, hospital care, medicines, and Rp 100,000 to Rp 250,000 for transportation. Cost of medical care covered to Rp 3 million.

Survivor Benefits

Survivor pension: **Individual employer liability program:** 30% of earnings of insured. Payable to widow or to disabled widower.
Orphans: 15% of earnings of insured for each orphan under age 16, or 20% if full orphan. Other eligible survivors: Parent, grandparent, orphaned grandchild, father-in-law, mother-in-law.
Maximum survivor pensions: 60% of 48 months of earnings (pensions may be converted to lump sums).
Death benefit: Lump-sum payment up to 60% of 60 months of earnings at the death of the insured.
Funeral grant: Rp 200,000.

Administrative Organization

Individual employer liability program: Minister of Manpower, general supervision.
Individual employers must pay compensation directly to own employees and arrange for medical care.
Social insurance program: Public Corporation for Employees Social Insurance (PT ASTEK), administration and operation of program.

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Old Age, Disability, Death

First law: 1953.
Current law: 1975.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 1750 rials.

Coverage

Employed persons in specific occupations and geographical areas. Special pension systems for public employees and armed forces. Self-employed may insure voluntarily within the stated minimum and maximum wage limits.

Source of Funds

Insured person: 7% of earnings.
Employer: 20% of payroll plus 3% for unemployment insurance. (First 5 employees in small industrial and technical workshops exempted).
Government: 3% of payroll. (Also pays employers' contribution for the first 5 employees in small industrial and technical workshops).
Maximum earnings for contribution and benefit purposes (salaried employees only): 423,000 rials a month; minimum, 116,820 rials.
Above contributions also finance medical care, cash sickness, maternity, and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women); age 50 for men and age 45 for women with 20-25 years of work in unhealthy regions or occupations, or at any age with total 30 years of work. Minimum, 10 years of contribution. Retirement from insured employment.
Disability pension: Total disability (2/3 loss of earning capacity) or partial disability (1/3 loss of earning capacity. 1 year of contribution in last 10 years.
Survivor pension: Deceased was pensioner at death, or had 1 year of contribution in last 10 years. If caused by work-related accident, survivor pension will be paid without any qualifying conditions.

Old-Age Benefits

Old-age pension: 3.3% of average earnings during last 2 years times number of years of contribution.
Minimum pension: 50% of earnings, but not less than 116,820 rials a month (equal to the minimum wage of unskilled laborers). Spouse allowance: Male married pensioner receives 20,000 rials.
Maximum pension, 100% of earnings up to 423,000 rials a month.
(Note: If the average earnings during the last two years of employment is above 181,500 rials a month, 2/3 of the difference up to 423,000 rials will be added to the 181,500 rials.)

Permanent Disability Benefits

Disability pension: 3.3% of average earnings during last 2 years times number of years of contribution, if totally disabled.
Minimum pension: 50% of earnings (60% with dependents), but not less than 116,820 rials a month (equal to the minimum wage of unskilled laborers).
Spouse allowance: Male married pensioner receives 20,000 rials.
Maximum pension, 100% of earnings up to 423,000 rials a month.
Note: If the average earnings during the last two years of employment is above 181,500 rials a month, 2/3 of the difference up to 423,000 rials will be added to the 181,500 rials.
Partial disability: Percent of full pension proportionate to degree of incapacity, if 33% to 66% disabled.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow of any age. Minimum, 20% of insured's pension. Also payable to dependent widower. Orphans: 25% of pension of insured, or 50% if full orphan, payable for each orphan under age 18 (no limit if student or disabled).
Parents: 20% of pension of insured for each dependent aged parent.
Maximum survivor pensions: 100% of pension of insured.
Minimum: 116,820 rials a month (equal to the minimum wage of unskilled laborers).
Funeral grant: Varies according to municipality.

Administrative Organization.

Ministry of Hygiene, Health and Medical Education, general supervision.
Social Security Organization, administration of program through provincial branches and local agencies; managed by council and board of directors.

Sickness and Maternity

First law: 1949.
Current law: 1975.
Type of program: Social insurance system. Cash and medical benefits.
Starting 1990, medical services are provided directly through facilities owned by the Social Security Organisation—to be expanded from 20 hospitals and 177 clinics to 72 hospitals and 222 clinics during the second 5-year development plan (1994-98).

Coverage

Employed persons in urban areas and pensioners.
Seasonal workers covered for medical services during off-season.

Source of Funds

Insured person: See pension contributions above. (Seasonal workers: 9% of minimum monthly wage.)
Employer: Same.
Government: Same.

Qualifying Conditions

Cash sickness and medical benefits: No minimum qualifying period, except 60 days of contribution for prostheses.
Cash maternity benefits: 60 days of contribution in year prior to confinement.

Sickness and Maternity Benefits

Sickness benefit: 75% of average earnings in last 3 months for worker with dependents; 66-2/3% for single worker.

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Benefit reduced to 50% if hospitalized. Payable after 3-day waiting period (unless hospitalized) until recovery.
Maternity benefit: 66-2/3% of average earnings in last 3 months, payable for up to 8 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through medical facilities belonging to the Social Security Organisation. Under a separate system, medical services are provided through public and private hospitals and clinics, as well as through university hospitals and contracted-out physicians.
Dental grant: 1,500 rials for repair; 25,000-30,000 rials for half set, and 50,000 rials for complete set.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. Coverage for wife and children under age 18 (20 if student, disabled, or unmarried daughter), or disabled dependent husband over age 60, and aged dependent parents.

Administrative Organization

Social Security Organization, administration of program.

Work Injury

First law: 1936.
Current law: 1975.
Type of program: Social insurance system.

Coverage

Employed persons in urban areas.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average earnings in last 3 months for worker with dependents; 66-2/3% for single worker. Benefit reduced to 50% if hospitalized. Payable from 1st day of incapacity until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 3.3% of average earnings times number of years of contribution, if totally disabled.
Minimum pension, 50% of earnings for single worker, 60% for married worker. Maximum, 100% of earnings.
Partial disability: Percent of full pension proportionate to degree of incapacity, if 33% to 66% disabled.
Minimum pension, 116,820 rials a month; maximum varies according to wage, contribution record, and degree of incapacity.
Disability grant: Lump sum of 36 months' partial pension, if 10% to 33% disabled.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness, but with no qualifying period for appliances.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow.
Orphans: 25% of pension of insured, or 50% if full orphan, payable for each orphan under age 18 (20 if student or disabled), unmarried daughter until marriage or unemployment.
Parents: 20% of pension of insured for each dependent aged parent.
Maximum survivor pensions: 100% of pension of insured.
Funeral grant varies according to municipality.

Administrative Organization

Ministry of Hygiene, Health and Medical Education, general supervision.
Social Security Organization, administration of program through branch offices and local agencies.

Unemployment

First law: 1987.
Current law: 1990.
Type of program: Social insurance system.

Coverage

Persons covered under social security law. Exclusions: Self-employed, voluntarily insured persons, retired persons, the totally disabled, those covered under construction workers' insurance.

Source of Funds

Insured person: None.
Employer: 3% of payroll.
Government: Any deficit.

Qualifying Conditions

Unemployment benefit: 6 months of insurance before unemployment occurred. Registered at employment office, capable of and available for work. Unemployment not due to voluntarily leaving, to misconduct, or to refusal of suitable job offer.

Unemployment Benefits

Unemployment benefit: The maximum duration of benefits depends on length of coverage. If the individual has been insured from 6 months to 24 months, unemployment insurance is payable up to 12 months if married, 6 months if single; if insured from 25 to 120 months, unemployment insurance is payable for 18 months if married, 12 months if single. Subsequent unemployment benefits are payable as follows: If insured from 121 months to 180 months, unemployment insurance is payable up to 26 months if married, 18 months if single; 181 to 240 months insurance, 36 months if married

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and 18 if single; if 241 months and up, up to 50 months if married, 36 months if single.
Current minimum wage, 55% of average earnings, increased by 10% for each of first 4 dependents; maximum wage not to exceed 80% of average earnings.

Administrative Organization

Ministry of Labor, general supervision.

Family Allowances

First law: 1953.
Current law: 1975.
Type of program: Employment-related system.

Coverage

Employed persons.

Source of Funds

Insured person: None.
Employer: Whole cost.
Government: None.

Qualifying Conditions

Family allowances: Child must be under age 18 (no limit if student or disabled). Parent must have 720 working days of contribution.
Marriage grant: 720 days of contribution in last 5 years before marriage.

Family Allowance Benefits

Family allowances: 3 times lowest daily wage of unskilled laborers, according to region; payable for each of first 2 children. (Lowest daily wage is based on minimum wage of unskilled laborers, currently 116,820 rials a month.)
Marriage grant: One month's average wage or salary. If both spouses are insured, paid to each separately.

Administrative Organization

Ministry of Labor, enforcement of law.
Individual employers must pay allowances with wages or salaries.

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Old Age, Disability, Death

First law: 1956 (provident fund only).
Current law: 1971 (social insurance).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 0.31 dinar.

Coverage

Employees of enterprises with 5 or more workers.
Exclusions: Agricultural employees, temporary employees, domestic servants, and family labor.
Special pension systems for public employees, employees of semigovernmental agencies including nationalized industries, lawyers, and journalists.

Source of Funds

Insured person: 5% of wage.
Employer: 12% of payroll (25% in firms operating in oil fields).
Government: None.
Minimum wage for contribution and benefit purposes: Based on minimum wage in insured's employment. Above contributions also finance sickness, maternity, and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) and 20 years of contribution; or any age with 30 years (men) or 25 years (women).
Retirement from regular employment.
Payable abroad in certain cases.
Disability pension: Permanent or long-continued loss of 35% of working capacity.
Survivor pension: Deceased was pensioner or met contribution conditions for old-age pension at death.

Old-Age Benefits

Old-age pension: 2.5% of average wage during last 3 years times number of months of contribution divided by 12.
Minimum pension, 54 dinars a month; maximum, 140 dinars.
Old-age settlement: Lump sum equal to 1 month's pension for each year of contribution if ineligible for pension.

Permanent Disability Benefits

Disability pension: 2.5% of average wage during last 3 years times number of months of contribution divided by 12.
Minimum pension, 54 dinars a month; maximum, 140 dinars.
Partial disability: Percent of full pension proportionate to degree of incapacity, if latter over 35%.

Survivor Benefits

Survivor pension: 60% of pension of insured, payable to surviving spouse of any age.
Orphans: 40% of pension of insured, or 60% if full orphan, payable for each son under age 17 (27 if student, no limit if disabled) and each unmarried daughter under age 17.
Dependent mother, father, sisters, brothers: 40% of pension of insured each.
Maximum survivor pensions: 100% of pension of insured.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
Labor and Social Security Institute, attached to Ministry, administration of program under direction of tripartite board and director-general.

Sickness and Maternity Benefits

First law: 1956 (provident fund only).
Current law: 1971 (social insurance).
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees of enterprises with 5 or more workers.
Exclusions: Agricultural employees, domestic servants, temporary employees, and family labor.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: None.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 75% of average wage during 3 months preceding illness. Payable after 8-day waiting period (during which employer must pay full wages) for up to 6 months (may be extended to 2 years at 100% of wage for incurable or malignant diseases).
Maternity benefit: 100% of wage. Payable for at least 10 weeks, including at least 4 weeks before confinement. (May be extended to 9 months if complications; 75% of wage payable during extended leave.) Maternity leave for up to 6 months at 1/2 pay at any time during first 4 years of child's life (up to the 4th child).
Maternity grants (if leaving employment): Lump sum of 1 month's benefit for each year of contribution.

Workers' Medical Benefits

Medical benefits: Health services provided through government health centers and hospitals financially supported by Social Security Institute.
Includes general and specialist care, hospitalization, surgery, medicines, X-rays, appliances, laboratory services, and rehabilitation.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
Labor and Social Security Institute, attached to Ministry, administration of program under direction of tripartite board and director-general.

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Work Injury

First law: 1936.
Current law: 1971.
Type of program: Social insurance system.

Coverage

Employees of enterprises with 5 or more workers (or any enterprise in cases involving survivor pensions).
Exclusions: Agricultural employees, domestic servants, family labor, and temporary employees (some still covered under 1936 legislation).

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of wage on which last contribution was paid.
Payable after 8-day waiting period (during which employer must pay full wages) until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 80% of average wage, if totally disabled. Minimum pension, minimum wage of profession.
Partial disability: Percent of full pension proportionate to degree of incapacity, if latter over 32%. Lump sum of 4 years' partial pension, if less than 32% incapacity.

Workers' Medical Benefits

Medical benefits: General medical care, home visits, surgery, specialist care, hospitalization, and prescribed medicines. Provided by arrangements with Ministry of Health, local authorities, or private clinics.

Survivor Benefits

Survivor pension: 60% of permanent total disability pension of insured, or lump sum equal to 4 years' partial disability pension, payable to widow and to dependent disabled widower.
Orphans: 40% of pension of insured, or 60% if full orphan, payable for each son under age 17 (27 if student, no limit if disabled) and each unmarried daughter under age 17.
Dependent mother, father, unmarried sister, brother under age 16: 40% of pension of insured each.
Maximum survivor pensions: 100% of pension of insured.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
Labor and Social Security Institute, administration of contributions and benefits.

Unemployment

(1964 law authorizes health and welfare fund to provide unemployment assistance.)

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Old Age, Disability, Death

First laws: 1908 (old-age assistance), 1911 (disability insurance), and 1935 (survivor insurance).
Current law: 1993 (consolidates all previous laws relating to social welfare).
Contributions and benefit amounts shown as of April 1995.
Type of program: Dual social insurance and assistance (means-tested) system.
Exchange rate: U.S.$1.00 equals 0.65 Irish pound (I£).

Coverage

Employed persons aged 16-65 with I£30 or more in weekly covered earnings. Self-employed (annual earnings I£2,500 or over), covered for only old-age and survivor benefits. Exclusions: Part-time employees earning less than I£30 per week, public employees hired before April 6, 1995, and domestic workers.

Source of Funds

Insured person: None, if weekly earnings I£60 or less; 5.50% of covered weekly earnings over I£60 per week, if weekly earnings I£60.01-178 (up to I£21,500 in annual earnings); additional 2.25% of weekly earnings (no contribution ceiling), if weekly earnings over I£178. Self-employed (old-age and survivor benefits only): 5.0% of covered weekly earnings over I£10 per week (up to I£21,500 in annual earnings), if weekly earnings I£178 or less; additional 2.25% of earnings (no contribution ceiling), if weekly earnings over I£178. Additional contributions at 2.25% of earnings not applicable to medical card holder (means-tested), or recipient of survivor's pension and certain social assistance allowances.
Employer: 9% of payroll per employee if weekly earnings I£230 or less; 12.20% if weekly earnings in excess of I£230. Ceiling for contribution purposes: I£25,800 in annual payroll.
Government: Any deficit. Also, entire cost of means-tested allowances.
Above contributions also finance cash sickness, maternity, work injury, and unemployment benefits.

Qualifying Conditions

Old-age pension: Old-age contributory pension: Age 66 with insurance coverage began before age 56 or 57, depending on date of birth. 156 weeks of paid contributions, with annual average of 48 weeks of paid or credited contributions from April 1979 to end of the last tax year before reaching pensionable age, or with a yearly average of at least 20 weeks paid or credited contributions from 1953 (or the date of entry into insurable employment, if later) to the end of the last tax year before reaching pensionable age.
Retirement pension: Age 65, gross earnings less than I£30 per week, plus contribution conditions same as under old-age contributory pension, (except with at least 24 weeks paid or credited contributions).
Credited contribution: granted while recipient of cash benefits for sickness, maternity, permanent disability, unemployment, work injury, retirement pension, and for time spent caring child under age 12 or disabled of any age.
Contributory benefits payable abroad.
Old-age non-contributory pension (means-tested): Residents with limited means, aged 66 or older.
Pre-retirement allowance (means-tested): Residents with limited means, aged 55-64 or -65, and unemployed for 15 or more months.
Disability pension: Invalidity pension: Permanent incapacity for work, payable after 1 year's ordinary sickness benefit. 260 weeks of paid contributions with 48 weeks paid or credited in last tax year.
Blind person's pension (means-tested): Residents with low vision and of limited means, aged 18 or older.
Carer's allowance (means-tested): Residents with limited means, aged 18 or older, living with and caring for disabled (or aged requiring constant attendance) at home. Carer not otherwise employed and not receiving any other social welfare benefits.
Survivor pension: Survivor's contributory pension: 156 weeks of contributions paid by deceased or spouse, with an annual average of 39 weeks paid or credited in either last 3 or last 5 years prior to date spouse died or attained age 66. For minimum pension: yearly average of at least 24 weeks of paid or credited contributions since entry into insurance; for maximum pension: yearly average of 48 weeks paid or credited contributions.
Orphan's contributory allowance: Both parents deceased (or one parent died and the other is either unknown or refusing support) plus 26 weeks of contributions paid by either parent or step parent.
Death grant: Payable on death of an insured person,of the spouse or surviving spouse of an insured, or of child (under age 18) of insured. The deceased, surviving spouse, or parent had 26 weeks of paid contributions since starting work or since October 1979 (whichever is later), with 48 contribution weeks paid or credited in last year; or with an annual average of 48 weeks since starting work (grant reduced if average is 26-47 weeks).
Widow's non-contributory pension (means-tested): Resident with limited means, not cohabiting.
Orphan's non-contributory pension (means-tested): Resident with limited means, plus conditions same as orphan's contributory allowance above.
Deserted wife's allowance (means-tested): Woman deserted by husband for 3 months or more without adequate support. Aged 40 or older if no dependent children, and not cohabiting.

Old-Age Benefits

Old-age pension: Old-age contributory pension: I£71.00 a week. Reduced pension, if annual average number of contributions is less than 48 weeks.
Dependents' supplements: I£45.20 a week for adult dependent (I£51.00 if aged 66 or older), plus I£15.20 (or half-rate at I£7.60 if no eligible adult dependent) a week for each dependent child.
Retirement pension: same as under old-age contributory pension.
Old-age non-contributory pension (means-tested): I£3.00-61.00 a week depending on means test, plus I£7.60-36.60 for adult dependent and I£13.20 (or half rate at I£6.60 if no eligible adult dependent) for each child dependent.
Pre-retirement allowance (means-tested): Same as under old-age non-contributory pension.
Special allowances for single pensioner aged 66 and older at I£4.80 a week, and for pensioner aged 80 and older at I£4.70 a week.

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Permanent Disability Benefits

Disability pension: Invalidity pension: I£62.60 a week.
Dependents' supplements: I£41.30 a week for adult dependent, plus I£15.20 (or half rate at I£7.60 if no eligible adult dependent) a week for each dependent child under age 18.
Blind person's pension (means-tested): Same as old-age non-contributory pension above.
Special allowances for single pensioner aged 66 and older payable at I£4.80 a week, and for pensioner aged 80 and older payable at I£4.70 per week.
Carer's allowance (means-tested): Same as old-age non-contributory pension above.

Survivor Benefits

Survivor pension: Survivor's contributory pension: I£64.50 a week.
Reduced pension if worker's average annual number of contributions is less than 48 but 24 or more weeks.
Dependents' supplements: I£17.00 for each child dependent.
Orphan's contributory allowance: I£40.40 a week.
Death grant: Lump sum of up to I£100 for adult, or up to I£60 for child.
Widow's non-contributory pension (means-tested): Same as old-age non-contributory pension above. Dependents' supplements: I£15.20 per week for each child dependent.
Orphan's non-contributory pension (means-tested): I£2.40-40.40 a week depending on means test.
Deserted wife's allowance (means-tested) and dependents' supplements: Same as widow's non-contributory pension above.
Special allowances for single pensioner aged 66 and older payable at I£4.80 a week, and for pensioner aged 80 and older payable at I£4.70 per week.

Administrative Organization

Department of Social Welfare, administration of program.
Payment of pensions made at post offices on behalf of the Department or into a nominated bank account or post office savings account . Revenue Commissioners collect contributions for majority of insured.

Sickness and Maternity

First law: 1911.
Current law: 1993 (consolidates all previous laws and expands maternity program).
Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Employees under age 66.
Exclusions: Certain part-time employees, self-employed, public employees hired before April 6, 1995, and domestic workers.
Medical services: All residents.

Source of Funds

Insured person: See pension contributions above.
Employer: See pension contributions above.
Government: Cash sickness and maternity benefits: see pension contributions above. **Medical care**: whole cost for low-income residents; partial costs for remainder of population.

Qualifying Conditions

Cash sickness benefits: Disability benefit: Under age 66, and 39 weeks of paid contributions with 39 weeks paid or credited in last year (including 13 paid contribution weeks, unless recipient of long-term unemployment assistance or pre-retirement allowance immediately before claiming benefits). 260 contribution weeks required for benefit payment continued over 1 year.
Cash maternity benefits: Maternity benefit: 39 weeks of paid contributions in the 12-month period immediately before maternity leave, or a total of 39 weeks of paid contributions with 39 weeks paid or credited in last year. Health and safety benefit: available to pregnant workers, workers who have recently given birth and are breast feeding, or who are unable too continue working due to an unavoidable risk to their health and safety arising at the work place, and who satisfy the relevant social insurance criteria. Night workers are also entitled to this payment for the duration of pregnancy and for a period following childbirth where no alternative (daytime) work is available.
Medical benefits: All residents eligible. Full eligibility for medical card holders (i.e. residents with low incomes), limited eligibility for those with moderate and high incomes.

Sickness and Maternity Benefits

Sickness benefit: Disability benefit: I£27.40-61.00 a week, for weekly earnings from less than I£35 to more than I£70 a week. Payable after a 3-day waiting period up to 52 weeks, or longer if contribution weeks total 260 or more. Reduced benefit if less than 48 weeks paid or credited contributions in last year.
Dependent supplements: I£36.60 (I£23.60 if weekly earnings less than I£70) for adult dependent; I£13.20 (half-rate, I£6.60, if no eligible adult dependent) for each child dependent. Benefits offset by half, and with no supplement for dependent child, if also receiving lone parent's allowance, survivor's contributory pension, widow's non-contributory pension, deserted wife's benefit.
Maternity benefit: Employed women, 70% of net weekly earnings up to I£11,350 in annual earnings. Minimum benefit, I£74.20; maximum, I£158.90. Payable for 14 weeks, including at least 4 weeks (up to 10 weeks) before expected date of confinement.
Maternity grant (means-tested): I£8.00 on birth of child.
Health and safety benefit: I£27.40-47.80 a week, depending on the level of earnings. An adult dependent allowance of I£23.60 payable where applicable.

Workers' Medical Benefits

Medical benefits: Full range of services provided free in public clinics and hospital wards to medical card holders (means-tested), or with partial cost sharing for remainder of population. Services include outpatient and inpatient care; specialist and laboratory services; maternity and infant care; and optical, dental and hearing treatment. Free (medical card holders) or partial cost sharing (non-medical card holders) of prescribed drugs. Non-medical card holders—out-patient services: free-of-charge, I£12.00 fee applicable

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only to first visit for accident and emergency not referred by general practitioner;. inpatient care: I£20 per day (maximum, I£200 in 12 months).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Cash benefits: Department of Social Welfare.
Medical services: Department of Health, administration of services through 8 regional health boards. Latter provide services in own institutions, clinics, and dispensaries, or elsewhere by arrangement. Optical, dental and hearing treatment services provided with cost sharing by private practitioners on behalf of Department of Social Welfare.

Work Injury

First law: 1897.
Current law: 1993 (consolidates all previous laws relating to social welfare).
Type of program: Social insurance system.

Coverage

Employed persons. Exclusions: self-employed, domestic workers, members of security forces and defence forces.

Source of Funds

Insured person: See pension contributions above.
Employer:See pension contributions above.
Government: Any deficit for private sector employees; whole cost for public employees.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
All injuries and prescribed diseases arising from employment.

Temporary Disability Benefits

Temporary disability benefit: Injury benefit: I£61.00 a week, payable after a 3-day waiting period up to 26 weeks starting from onset of accident or disease. Disability benefit for general cash sickness benefit (see above) payable thereafter.
Dependents' supplements: I£36.60 a week for adult dependent; I£13.20 (half-rate, I£6.60, if no eligible adult dependent) a week for each dependent child.

Permanent Disability Benefits

Permanent disability pension: 90%-100% disabled, I£83.50 a week. Pension prorated if disability is 20%-89%. If 1%-19% disabled, lump sum payable up to I£5,830 (19% disabled); reduced amount paid depending on degree of assessed disability.
Unemployability supplement: I£61.00 a week paid if not eligible for disability pension (see general cash sickness benefits above) and permanently incapable of work.
Dependent supplements: I£36.60 a week for adult dependant; I£13.20 (half-rate, I£6.60, if no eligible adult dependent) a week for each dependent child.
Constant-attendance supplement: Up to I£33.90 a week for 100% disability (up to I£67.80 a week in exceptional cases).

Workers' Medical Benefits

Medical benefits: Same as under general medical care benefits, plus all necessary medical care and transportation not covered under general medical benefits above.

Survivor Benefits

Survivor pension: I£81.90 a week paid to widow or to dependent disabled widower, and I£17.00 for each dependent child.
Lump sum of I£4,250 payable to dependent widower who is not permanently disabled.
Special allowances for survivor living-alone (aged 66 or older), I£4.80 a week; or aged 80 or older, I£4.70 a week.
Full orphan pension: I£42.50 a week for each child.
Dependent parents: If insured person was single, I£81.90 a week to first parent; I£36.80 a week to other parent. If insured person was married, I£36.80 a week to each parent.
Funeral grant: I£290 lump sum.

Administrative Organization

Cash benefits: Department of Social Welfare.
Medical services: Department of Health, administration through 8 regional health boards.

Unemployment

First law: 1911.
Current laws: 1993 (consolidates all previous laws relating to social welfare).
Type of program: Dual social insurance and assistance (means-tested) system.

Coverage

Unemployed persons aged 16-65.
Exclusions: Certain part-time employees, self-employed, public employees hired before April 6, 1995, and domestic workers.

Source of Funds

Insured person: See pension contributions above.
Employer: See pension contributions above. Additional 0.25% of covered payroll for apprenticeship training if employer in construction, printing and paper, motor and engineering (mechanical and electrical but not electronic) sectors. Earnings ceiling for contribution purposes: I£25,800.
Government: See pension contributions above. Also, entire cost of means-tested assistance.

Qualifying Conditions

Unemployment benefit: Aged 16-65, and 39 weeks of paid contributions with 39 weeks paid or credited in last year.

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Unemployment assistance (means-tested): Resident with limited means, aged 18-65, unemployed for at least 390 days, and not eligible for unemployment benefit.
For both above, applicant must be capable of and available for work, and registered at employment exchange. Unemployment must not be due to voluntary leaving, misconduct, refusal of a suitable job offer (disqualification for up to 9 weeks for any offence), or due to a trade union dispute (disqualification for duration of dispute).

Unemployment Benefits

Unemployment benefit: Unemployment benefit: I£61.00 a week.
Dependents' supplements: I£36.60 a week for adult dependent; I£13.20 (half-rate at I£6.60 if no eligible adult dependent) a week for dependent children.
[Unemployment earnings-related benefit: 12% of insured person's earnings over £80 and up to I£220 a week. Maximum of flat-rate and earnings-related benefit: 85% of net earnings. *Note*: Benefit no longer payable for new claims from July 21, 1994.]
Unemployment assistance: Up to I£61.00 a week depending on means test.
Dependents' supplements: Same as under unemployment benefit above.

Administrative Organization

Department of Social Welfare, administration of program through its local offices.

Family Allowances

First law: 1944 (Child Benefit), 1984 (Family Income Support), and 1990 (Lone Parent's Allowance).
Current law: 1993 (consolidates all previous laws relating to social welfare).
Type of program: Dual universal and social assistance system.

Coverage

Residents with 1 or more children.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Child benefit: child under age 16 (18 if student or disabled).
Lone parent's allowance (means-tested): Single parent of at least 1 dependent child (including deserted wife and spouse of prisoner) with limited means, not receiving child support, and not cohabiting.
Family Income Supplement (income-tested): Parents of at least 1 child under age 18 (or 21, if student), in full time employment, and with an average weekly joint income below I£185 for 1 child (income threshold: increment of I£25 for each of the 2nd through 5th child, increment of I£20 for the 6th child, and increment of I£17 for each of the 7th and 8th child). Payable for 52 weeks while in employment. Not affected by changes in family income or short periods of illness.

Family Allowance Benefits

Family allowances: Child benefit: I£20.00 a month for 1st to 2nd child; I£25.00 a month for 3rd and each additional child. Benefit doubled for each of triplets or more children.
Multiple birth grant: I£100 per child on birth of twins and triplets or more. Maximum: I£400 per child.
Lone parent's allowance (means-tested) and dependents' supplements: Same as under widow's non-contributory pension above. Special allowances for single pensioner aged 66 and older at I£4.80 a week, and for pensioner aged 80 and older at I£4.70 a week.
Family income supplement (income-tested): 60% of difference between family income and applicable income threshold, depending on number of children. Payable for 52 weeks while parent(s) in employment.
Domiciliary care allowance for disabled child: Maximum, I£95.30 a month payable on behalf of child between 2 and 16 years of age living at home.

Administrative Organization

Department of Social Welfare, administration of allowances. Payments made at post offices on behalf of the Department.
Department of Health, administration of domicile care allowance through 8 regional Health Boards.

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Old Age, Disability, Death

First and current laws: 1953 (old age and survivor pensions), 1970 (disability), 1980 (long-term care), and 1982 (income support benefits).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 3.04 new shekels (NS).

Coverage

All residents aged 18 and over, except persons who immigrated after age 60.
(Optional coverage in some cases for nonemployed women.)

Source of Funds

Insured person: Employee, 1.46% of earnings below one-half of national average wage for old-age and survivors, 0.71% for disability and 0.05% for long-term care. 2.7% of earnings above one-half average wage for old-age and survivors; 1.3% for disability; 0.1% for long-term care.
Self- employed, 1.67% of earnings below one-half of average wage for old-age and survivor pensions; 0.69% for disability; 0.06% for long-term care. Rates on earnings above one-half of average wage; 3.37%, 1.40% and 0.12%, respectively.
Income support benefit: No contribution.
Employer: 0.67% of payroll for old-age and survivor pensions; 0.10% for disability; 0.02% for long-term care.
Income support benefit: No contribution.
Government: 2.05% on earnings above one-half of average wage for old-age and survivors, 0.55% for disability, and 0.08% for long-term care. Reduced contributions on earnings below one-half of average wage, both for employees and self-employed.
In addition to insurance contributions, government provides an amount equal to 15% of employee and employer contributions paid for old age and survivors. Also, entire cost of pension to uninsured (new immigrants) and cost of income support benefit programs, as well as 50% of cost of pension to those disabled before enactment of 1970 law. Long-term care: No contribution. Government subsidizes cost of benefits to new immigrants.
Maximum earnings for contribution purposes: 4 times the average wage as of January 1 each year all insured persons; minimum, 25% of average wage.
Average wage as defined in National Insurance Law for purposes of calculation of benefits and collection of insurance contribution, 4,083 in 1995.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women). 5 years of insurance in last 10, or total of 12 years' insurance. (No qualifying period for insured women widowed, divorced, deserted, married to uninsured husband, or unmarried and aged 55 or over at time of immigration.) Pension reduced if income from work exceeds 57%-76% of average wage (according to number of dependents), until age 70 (65 for women).
Income supplement, see income support benefit below.
Long-term care benefit: Age 65 (men) or 60 (women), not institutionalized, dependent upon help of others for performance of everyday functions or need of supervision; means-tested.
Income support benefit: 24 months continuous residence, subject to a means test (12 months for new immigrants).
Disability pension: Medical disability of at least 40% and earning capacity reduced by at least 50% (disabled housewife, medical disability of at least 50%).
No qualifying period. Israeli resident aged 18-65 (18-60 for women).
Attendance allowance: At least 60% disabled if receiving disability pension and at least 75% disabled and means-tested for those not receiving disability pension.
Benefit for disabled child: Residing in Israel, not institutionalized or with foster family, not receiving mobility allowance. Income test for parents.
Survivor pension: Deceased had 12 months of insurance prior to death, or 24 months in last 5 years, 60 months in last 10 years or met qualifying period for old-age pension. Income supplement, see income support benefit above.

Old-Age Benefits

Old-age pension: 16% of average wage as defined in National Insurance Law (see Source of Funds), 24% for couple.
Dependents' supplements: 5% of average wage for each of first 2 children.
Old-age pension with income supplement: 25% of average wage, 37.5% for couple, 47.5% for couple with one child, 57.5% for couple with 2 or more children.
Increments: Pension is increased by 2% per year of coverage beyond 10 years, and 5% of pension for each year retirement postponed. Maximum increments, 50% and 25%, respectively.
Income support benefit (income-tested): 20%-25% of average wage, 30%-37.5% for couple. (Varies with age and duration of benefit).
Long-term care cash benefit: 80% of rate of long-term care service benefit (see Permanent Disability Benefits).
Adjustment: Automatic adjustment of benefits for changes in average wage.

Permanent Disability Benefits

Disability pension: If 100% disabled, pension equals 25% of average wage without income test; partial disability, proportionally reduced.
Dependents' supplements (income-tested): Up to 12.5% of average wage (see old-age pension) for spouse, and 10% each for first 2 children.
Attendance allowance: 50%, 100%, or 150% of full single disability pension (30%, 60%, or 90% if housewife) according to degree of disability.
Benefit for disabled child: 30%-120% of full single disability pension.
Long-term care service benefit (transferred directly to service provider): 25% of average wage if largely dependent on help, 37.5% if completely dependent.
Automatic adjustment of benefits: Same as old-age pension.

Survivor Benefits

Survivor pension: Surviving spouse, 16% of average wage (see old-age pension) if age 50 or over, or caring for child (income-tested for

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widowers). 2% increment for insurance years of deceased beyond 10.
Reduced pension for widow/widower aged 40-49 with one child: 12% of average wage. Lump sum of 3 years' full pension if under age 40 and without child.
On receipt of old-age pension, survivor pension reduced by one-half.
Adjustment: Automatic adjustment of benefit: same as for old-age pension.
Orphans: 7.5% of average wage for each child. Full orphans, 10% each.
Survivor benefit with income support with benefit (income-tested): Widow/widower without child, 25% of average wage;
Widow/widower with 1 child, 42.5% of average wage (less NS121 in 1995); with 2 or more children , 52.5% (less NS121 in 1995).
Death grant (lump sum): 100% of average wage, 150% if receiving income support.
Funeral grant: Cost of burial up to a fixed amount.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
National Insurance Institute, administration of program, contributions, and benefits through its branch offices.

Sickness and Maternity

First and current law: 1953; 1976 (sickness); 1995 (medical care).
Type of program: Social insurance system.

Coverage

Sickness benefits (all employees); **medical care** (all residents).
Maternity benefits: Employed and self-employed women aged 18 or over. Also payable to women who adopt a child under age 10.
Maternity grant: Insured woman or wife of insured, including non-resident, if working in Israel at least 6 months immediately preceding birth.

Source of Funds

Insured person: Employee, 4.8% of earnings, 0.6% for maternity (3.1% and 0.33% on earnings below one-half of national average wage). Self-employed, 0.64% of earnings; in addition, 4.95% for medical care (2.40% on earnings below one-half of average wage).
Employer: 0.04% of payroll for maternity. In addition, contributes 4.95% toward medical care (2.93% on earnings below one-half of average wage).
Government: 0.21% of earnings (reduced contribution for earnings below one-half of average wage).
Maximum earnings for contribution and benefit purposes: 4 times average wage.

Qualifying Conditions

Cash maternity benefits: 10 months of insurance as employed or self-employed woman in last 14 months, or 15 months in last 22 months; (if only 6 months of insurance in last 14 months, benefit payable for 6 weeks only). Multiple-birth allowance: 3 or more children, 2 of whom at least survive past 30 days.
Maternity grant: Birth for which hospitalization necessary.

Sickness and Maternity Benefits

Sickness benefit: 75% of earnings for 90 days (up to 100% without limit if stipulated in labor agreement).
Maternity benefit: 100% of earnings (minus taxes and insurance). Payable for 12 weeks.
Adjustment: Benefits adjusted for cost-of-living increments paid to employees.
Maternity grant: NS817 for layette (higher for multiple births).
Fixed payment for cost of transportation to hospital in certain cases.

Workers' Medical Benefits

Medical benefits: Services provided by doctors and hospitals owned and operated by, or under contract to, the fund.
Includes general and specialist care, medicines, laboratory services, hospitalization, and rehabilitation. Patient pays partial cost of drugs and appliances.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.
If insured woman dies within one year of childbirth, spouse may stop work to care for child and receive 75% of earnings, subject to a maximum, for up to 12 weeks.
Multiple-birth allowance: For each child born, 30% of average wage for 24 months (12 months if survivor or dependent's benefit paid for child).

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
National Insurance Institute, administration of maternity program.
Sickness insurance and medical care administered by 4 funds under Ministry of Health.

Work Injury

First and current laws: 1953 (employees), 1956 (self-employed).
Type of program: Social insurance system.

Coverage

Employees, self-employed persons, members of cooperatives and migrant workers (including residents of territories).

Source of Funds

Insured person: Employee, none.
Self-employed, 0.23% of earnings (0.11% of earnings below one-half of average wage).
Employer: 0.23% of payroll.
Government: 0.47% of payroll and earnings (reduced rate for earnings below one-half of average wage).
Maximum earnings for contribution and benefit purposes: See old-age pension above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of earnings.

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Payable after 2-day waiting period (paid retroactively if disability lasts 12 days) for up to 182 days.
Adjustment: Adjusted after 91st day according to changes in average wage (see old-age pension above) and updated according to employee cost-of-living adjustments.

Permanent Disability Benefits

Permanent disability pension: 75% of earnings, if totally disabled.
Partial disability: Percent of full pension proportionate to degree of disability, if 20% to 99% disabled; lump sum, if 5% to 19% disabled.
Adjustment: Adjusted for changes in average wage (see old-age pension above) and employee cost-of-living adjustments.

Workers' Medical Benefits

Medical benefits: Cost of medical attendance, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 60% of total disability pension of insured if age 50, disabled, or caring for child; 40% of pension if age 40-49; otherwise, lump sum of 3 years' pension.
Payable to widow or dependent disabled widower.
Orphans: 20% of pension of insured for 1st orphan, 10% each for 2nd and 3rd.
Full orphans: 60% of pension for 1st, 20% for 2nd, and 10% each for 3rd and 4th.
Death grant (lump sum): 100% of average wage, 150% if receiving income support benefit (see old-age pension above.)
Other dependent relatives (if no spouse or orphan): 50% of pension of insured for 1 dependent, up to 100% for 4 or more.
Funeral grant: Cost of burial up to fixed amount.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
National Insurance Institute, administration of program (including both contributions, and benefits) through its branch offices.

Unemployment

First and current law: 1970.
Type of program: Social insurance system.

Coverage

Employees aged 18 and over, and under pensionable age; age 15-18 if partially supporting parents, or without parents and undergoing vocational training.
Exclusions: Self-employed, nonemployed, and members of cooperatives or small-holders' settlements.

Source of Funds

Insured person: Employee, 0.15% of earnings (0.08% of earnings below one-half of average wage).
Employer: 0.04% of payroll.
Government: 0.11% of payroll (0.07% of earnings below one-half of average wage).
Maximum earnings for contribution and benefit purposes: See old-age pension above.

Qualifying Conditions

Unemployment benefit: Insured wage earner, 180 days of contribution out of 360 days, or 270 days out of 540.
Insured salaried worker, 150 days of contribution out of 360 days, or 225 days out of 540. Minors, 100 days out of 360 days. Registered at the labor exchange and capable of work.
Unemployment not due to voluntary leaving or refusal of suitable offer.

Unemployment Benefits

Unemployment benefit: 40%-80% of wage during last 75 work days of qualifying period. Maximum daily benefit: NS291.76.
Payable after 5-day waiting period. Maximum: 138 days per year (175 days for unemployed person over age 45 or with 3 dependents).
Adjustment: Benefits adjusted according to changes in average wage (see old-age pension above) and updated according to employee cost-of-living adjustments.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
National Insurance Institute, administration of program (including contributions and benefits) through its branch offices.

Family Allowances

First law: 1959.
Current law: 1975.
Type of program: Universal system.

Coverage

Residents with 1 or more children. Special allowance for 3rd and subsequent children (in addition to the regular family allowance) if any member of family has served or is serving in Armed Forces.

Source of Funds

Insured person: Employee, none. Self-employed, 0.81% of earnings.
Employer: 0.81% of payroll.
Government: 1.67% of payroll. Reduced rates on earnings below one-half of average wage. Also, amount equal to 130% of contributions paid. Also, whole cost of special allowances.
Maximum earnings for contribution and benefit purposes: See old-age pension above.

Qualifying Conditions

Family allowances: Child must be under age 18.
Special allowance (3rd and subsequent children): Past or present service in Armed Forces.

Family Allowance Benefits

Family allowances (including special allowance): NS121 a month for each of first 2 children, NS241 for 3rd, NS488 for 4th,

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NS410 for 5th child, and NS452 for 6th and each subsequent child, in January 1995.
Adjustment: Automatic adjustment for changes in general price levels 4 times a year.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
National Insurance Institute, administration of program (including contributions and benefits) through its branch offices.

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Old Age, Disability, Death

First law: 1919.
Current laws: 1962, 1965, 1968, 1969, 1974, 1975, 1978, 1980, 1981, 1984, and 1992.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 1,610 lire.

Coverage

Employed persons (including domestic employees).
Special systems for industrial managers, liberal professions, railway employees, public utilities, air transport workers, journalists, civil servants, self-employed artisans, merchants, and self-employed farmers.

Source of Funds

Insured person: 8.34% of earnings.
Employer: 21.3% of payroll.
In addition, employers in certain industries pay a special contribution.
Employers in certain economically distressed areas relieved of part of contribution.
Government: Full cost of means-tested allowance and any overall deficit.
Minimum earnings for contribution purposes: 54,886 lire a day for workers in industry, or, if higher, minimum wage. Minimum wage is established by sector and by category through collective bargaining.
No maximum earnings for contribution or benefit purposes.

Qualifying Conditions

Old-age pension: Up to June 1995, age 61 (men) or 56 (women), thereafter ages 62 and 57 respectively, and 15 years of coverage. May work until age 65 if less than 40 years of contributions.
Preretirement pension at 55 (50 in iron and steel industry) and 50, respectively, if unemployed due to severe economic conditions or industrial reorganization. Pension also payable at any age after 35 years of contribution. Earnings reduce benefits that are above the minimum pension level. Retirement necessary for length of service pension.
The normal retirement age will rise by 1 year every 18 months to age 65 for men and age 60 for women. The minimum length of coverage required will also rise by 1 year every 2 years, reaching total implementation by the year 2001. Persons who on December 31, 1992, already met the qualifying conditions then in force are exempted from the new rules.
Disability pension: Total (two-thirds) and permanent inability to perform any work. 5 years of insurance, including at least 3 years in 5 years preceding application.
Disability pensions are subject to an income test (3 times minimum pension).
Disability allowance: Loss of 2/3 working capacity. Coverage requirements same as for disability pension. Also see disability allowance.
Survivor pension: Deceased was pensioner at death, or met disability pension requirements at death.

Old-Age Benefits

Old-age pension: Based on average annual earnings in last 5 years (with earnings in first 3 years revalued for changes in the cost of living). Pension equals number of years of contributions multiplied by: 2% up to 57,578,000 lire a year, plus 1.6% of any earnings over that up to 76,578,740; 1.35% of any additional amount up to 95,579,480 lire; 1.1% of any additional amount up to 109,298,200 and 0.9% of any additional amount, up to 80% of earnings with 40 years of coverage.
(Different formula for preretirement benefit.)
Minimum pension: 626,450 lire a month (626,000 lire a month with 15 or more years of contribution).
Schedule of payments: Monthly with a 13th payment each December.
Means-tested old-age benefit (*social pension*): Up to 335,150 lire a month (June 1993 rate) payable at age 65, if resident citizen (13 payments a year).
Adjustment: Automatic adjustment of pensions each year for changes in the cost of living index.

Permanent Disability Benefits

Disability pension: Same as old-age pension plus increment based on number of years until normal pension age.
Minimum pension: 626,450 lire a month.
Constant-attendance supplement: Up to 496,000 lire a month (adjusted biennially).
Disability allowance: Same as old-age pension. Payable for 3-year period. After 2 redeterminations of disability, the benefit becomes permanent.
Schedule of payments: Monthly, with a 13th payment each December.
Adjustment: Automatic adjustment of pensions yearly for changes in the cost of living.

Survivor Benefits

Survivor pension: 60% of pension paid or accrued to insured.
Minimum pension: 626,450 lire a month (626,000 lire a month with 15 or more years of contribution).
Orphans: 20% of pension of insured for each orphan under age 18 (21 if student at vocational school, 26 if university student, no limit if disabled), 40% if full orphan, or 60% if sole beneficiary.
Other dependent relatives (in absence of above): 15% of pension of insured for each aged parent, or unmarried sister or brother, if disabled not receiving pension, and was dependent on deceased.
Maximum survivor pensions: 100% of pension of insured.
Lump sum death benefit: 43,200 lire to 129,600 lire if survivor ineligible for pension.

Administrative Organization

Ministry of Labor and Social Welfare, and Treasury, general supervision.
National Social Insurance Institute, administration of program through its branch offices; managed by tripartite governing body.
Separate institutes or funds administer special systems.

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Sickness and Maternity

First laws: 1912 (maternity), 1927 (tuberculosis), and 1943 (sickness).
Current laws: 1950 and 1971 (maternity), 1962 (sickness), 1970 (tuberculosis), 1974, 1978 (National Health Service), 1980 and 1987 (maternity for self-employed women).
Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash sickness and maternity benefits: Employed persons in commerce (except managers), and wage earners in industry and agriculture. Maternity benefits payable to all private sector employees.
Medical benefits: All residents.

Source of Funds

Insured person: 1% of earnings up to 40 million lire annually, plus *solidarity" contribution of 0.8% of earnings between 40 million and 100 million lire.*
Self-employed pay 5% of earnings with an annual minimum. (Self- employed pay 4% *solidarity* contribution for earnings between 40 million and 150 million lire). Self-employed women pay 18,000 lire a year for maternity coverage.
Employer: Sickness—10.6% of payroll plus *solidarity* contribution of 2% on salary between 40 and 150 million lire.
Tuberculosis—2.01% of payroll.
Government: Various subsidies, plus portion of contributions due from employers.
Minimum earnings for contribution purposes: 54,886 lire a day or minimum wage, if higher, for workers in industry. No maximum.

Qualifying Conditions

Cash sickness and maternity benefits: Currently covered.
Tuberculosis benefits: 1 year of contributions.
Medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings for 1st 20 days; 66-2/3% thereafter.
Payable after 3-day waiting period for up to 180 days.
Tuberculosis benefit: Payable while receiving institutional care, if treated for 60 days or more, and up to 2 years after treatment at the rate of 50% of earnings beginning with the 21st day to the 180th day and at the rate 66.66 thereafter. (Family allowances also paid.)
Maternity benefit: 80% of earnings, payable for up to 2 months before and 3 months after confinement. Additional 6 months' leave for either parent at 30% of earnings.

Workers' Medical Benefits

Medical benefits: Services provided by doctors and druggists under contract with and paid directly by National Health Service, and by hospitals, which are mostly public.
Includes general and specialist care, hospitalization, prescribed medicines, dental care, attendance of midwife or doctor at confinement, specified appliances, and spa treatment.
Tuberculosis care includes curative and convalescent care in sanatorium, post-sanatorium care, and rehabilitation.
Patient's copayment for certain prescribed medicines and hospital tests, waived for low income and the disabled. Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.
Tuberculosis benefit for dependents: Reduced benefit, but payable under same terms as for insured.

Administrative Organization

Ministry of Labor and Social Welfare and Ministry of Health, general supervision.
National Social Insurance Institute, administration of cash sickness and maternity benefits.
National Health Service administered by 20 regional health authorities and locally by area health authorities.

Work Injury

First law: 1898.
Current law: 1965.
Type of program: Social insurance system.

Coverage

Manual workers, nonmanual employees in dangerous work, and self- employed in agriculture. Special system for seamen.

Source of Funds

Insured person: 12,250,000 in industry; 1,750,000 in agriculture.
Employer: 0.5% to 16% of payroll, according to risk.
Average basic rate for industrial workers: 3.10%.
Government: None.
Minimum earnings for benefit purposes: 17,597,000 lire; maximum, 32,680,000 lire per annum.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of earnings for first 90 days of disability; 75% thereafter. Payable after 3-day waiting period (during which employer must pay benefit).

Permanent Disability Benefits

Permanent disability pension: 100% of earnings (between the minimum and maximum covered earnings) in the prior year, if totally disabled.
Constant-attendance supplement: 580,000 lire a month (adjusted every year).
Dependents' supplements: 5% of pension for wife and each child under age 18 (26 if student, no limit if disabled).

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Partial disability: If 11%-79% disabled, pension proportionate to degree of incapacity. If 80%-100% disabled, full pension.
Adjustment: Automatic adjustment of pensions annually if at least 10% change in average daily wage in industry.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care, appliances, and rehabilitation.

Survivor Benefits

Survivor pension: 50% of earnings of insured, payable to surviving spouse. Orphans: 20% of earnings for each orphan under age 18 or disabled, or 40% if full orphan. Parent (in absence of above): 20% of earnings for each parent.
Maximum survivor pensions: 100% of earnings of insured.
Survivor grant: Lump sum up to 2,322,000 lire, to survivors who paid the funeral expenses (adjusted annually).

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
National Accident Insurance Institute, administration of program through provincial offices; managed by tripartite governing body.
National Health Service, general administration of medical benefits.
Separate funds administer special systems.

Unemployment

First law: 1919.
Current laws: 1939, 1968, 1970, 1975, and 1988.
Type of program: Compulsory insurance system.

Coverage

Employees in private employment. Exclusions: Occasional and seasonal workers, and certain special categories. Workers in construction also covered for special supplementary benefit.

Source of Funds

Insured person: None.
Employer: 1.61% (industrial managers) or 1.91% (industry and commerce) of payroll. Industrial employers also pay 0.3% (0.8% in construction) of payroll for special unemployment and 2.2% of payroll (1.9% for firms with less than 50 workers) for wage supplement fund.
Government: Administrative costs plus subsidies for agricultural workers, youth employment, and wage supplement fund.
Minimum earnings for contribution purposes: 54,886 lire a day for workers in industry. No maximum.

Qualifying Conditions

Unemployment benefit: 2 years of coverage with 52 weeks of contribution in last 2 years. Construction workers: 43 weeks of contributions during 2 years of employment in sector.
Special benefit: 13 weeks' prior continuous service.
Registered at employment office, capable of work and available for work. Unemployment not due to voluntary leaving, dismissal for misconduct, or refusal of suitable offer or prescribed training (disqualification for 30 days). Wage supplement: Partially unemployed under circumstances specified by law.

Unemployment Benefits

Unemployment benefit: 20% of wage, payable after 7-day waiting period. Maximum duration: 180 days.
Dependents' supplements: See family allowances.
Special benefit in construction: 80% of earnings (up to maximum covered earnings) for up to 90 days (may be extended).
Industrial, commercial workers and artisans receive benefits for varying periods according to their ages, providing they have 1 year of employment and 6 months of actual contributions: Under age 40 (12 months); up to age 50 (24 months); over age 50 (36 months). Benefit is 100% of earnings in the 1st year and 80% thereafter.

Administrative Organization

Ministry of Labor and Social Welfare, and Treasury, general supervision.
National Social Insurance Institute, administration of program through its branch offices. Also administers wage supplement fund.
Placement offices receive, investigate, and pay claims.

Family Allowances

First law: 1937.
Current laws: 1961, 1965, 1970, 1974, 1975, 1980, 1983 and 1988 (Reform of Family Benefits Scheme).
Type of program: Employment-related system.

Coverage

Employees, some self-employed persons, and social insurance and certain unemployment beneficiaries with 1 or more children or other dependents.
Special systems for employees in agriculture.

Source of Funds

Insured person: None.
Employer: 6.2% (4.15% for artisans) of payroll.
Government: Various subsidies.
Minimum earnings for contribution purposes: 54,886 lire a day or, if higher, minimum wage.

Qualifying Conditions

Family allowances: Spouse dependent on insured; children must be under age 18 (no limit if disabled); brothers and sisters, nieces and nephews must be orphans or dependents under age 18, (no limit if disabled)—up to a maximum of 7 family members.
Separate provisions for self-employed agricultural workers, pensioners, and former self-employed workers.

Family Allowance Benefits

Family allowances: The amount varies in relation to the size and income of the family from 60,000 to 440,000 lire for families with 7 or more children.

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Income ceilings increased for single-parent families and for families with at least one totally disabled member.
Separate provisions for self-employed agricultural workers and pensioners and former self-employed.
Adjustment: Annually to variation in reference wage.

Administrative Organization

Ministry of Labor and Social Welfare, and Treasury, general supervision.
National Social Insurance Institute, administration of program through Central Family Allowances Fund.
Individual employers pay allowances directly to own employees (except in agriculture) and settle surplus or deficit of contributions due with local branch of Institute.

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Old Age, Disability, Death

First law: 1958 (for sugar workers only; now absorbed into general program).
Current law: 1990.
Type of program: Social insurance system.
Exchange rate:U.S.$1.00 equals 33.22 Jamaican dollars (J$).

Coverage

Employed and self-employed persons, and voluntarily covered over age 18 and under retirement age.
Exclusions: Casual workers and unpaid family labor.

Source of Funds

Insured person: 2.5% of earnings up to J$290 per week, or J$15,080 per year. Domestic workers and military J$1 per week. Voluntarily covered J$2 per week.
Self-employed, J$2 per week plus 5% of earnings up to a maximum earnings of J$15,080 per year.
Employer: 2.5% of wages up to J$15,080 per year.
Government: Contributes as employer, plus administrative expenses.
Above contributions also finance maternity and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women). 351 weeks of paid contributions, and annual average of 39 weeks paid or credited. Reduced pension for annual average between 13 and 38 weeks. Lump- sum grant if 52-155 weeks paid contributions.
Substantial retirement necessary until age 70 (men) or 65 (women). Payable abroad, but subject to limitations except where reciprocal agreement exists.
Disability pension: Permanent incapacity for work. 351 weeks of paid contributions and annual average of 39 paid or credited. Reduced pension for annual average between 13 and 38 weeks. Lump- sum grant if 52-155 weeks paid. 26-week waiting period.
Survivor pension: 351 weeks of paid contributions, and annual average of 39 weeks paid or credited (13 if full orphan), or if either spouse was recipient of old-age or disability pension before his or her death.
Reduced pension for annual average between 13 and 38 weeks. Lump-sum grant if 52-155 weeks of paid contributions.

Old-Age Benefits

Old-age pension: Basic component, J$84 a week
(Reduced pension: J$80 if annual average contribution between 26 and 38 weeks, J$77 if 13-25 weeks).
Earnings-related component, 6 cents a week for every J$13 of employer-employee contributions paid during lifetime.
Spouse's supplement: J$20 a week for dependent wife aged 55 or disabled husband aged 60.
Old-age grant: Lump-sum payment varies. It consists of J$360 with 52 contributions paid, plus J$7.20 for each additional 13 weeks of contributions paid and J$9.30 for each J$13 in contributions paid.

Permanent Disability Benefits

Disability pension: Same as old-age pension, including supplement and grant.

Survivor Benefits

Survivor pension: Basic component, J$60 a week. (Reduced pension, J$58.20 if annual average contributions between 26 and 38 weeks, J$57 if 13-25 weeks). Earnings-related component, 3 cents a week for every J$13 of employer-employee contributions paid during lifetime. Payable to widow aged 55 or at any age if disabled or caring for child under age 18. Also payable to needy disabled widower aged 60. Payable for 52 weeks to widow not otherwise eligible. Widow may receive duplicate benefits if eligible based on own earnings. Orphans: J$100 a week for each full orphan under age 18.
Survivor grant (widows, widowers, and orphans): Lump-sum payment, see old-age grant.
Funeral grant: Lump sum of J$3,000.

Administrative Organization

Ministry of Labor, Social Security and Sports, administration of program through its National Insurance Division and local offices.

Sickness and Maternity

First and current law: 1979 .
Type of program: Social insurance system. Cash maternity benefits only.
Labor law requires employers to grant 12 weeks maternity leave with 66-2/3% of earnings. Social security reimburses 25% of cost to exporters with labor force 75% female. Medical care available free or at nominal cost in public dispensaries and hospitals.

Coverage

Domestic workers aged 18 and over.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Cash maternity benefits: 26 weeks' paid contributions in 52 weeks preceding confinement.

Sickness and Maternity Benefits

Maternity benefit: Minimum weekly wage for 8 weeks.

Administrative Organization

Ministry of Labor, Social Security and Sports, administration of program through its National Insurance Division and local offices.

Work Injury

First law: 1937 (voluntary insurance with private carrier).
Current law: 1965 (implemented October 1, 1970).

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Type of program: Social insurance system.

Coverage

Employed persons aged 18 to 70 (men) and 18 to 65 (women).
Exclusions: Domestic workers, unpaid family labor, the self-employed, and members of Armed Forces.

Source of Funds

Insured person: None.
Employer: See pension contribution above.
Government: None, except as employer.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of insurable wages up to J$290 a week. Minimum and maximum benefits: J$36.25 and J$217.50 a week. Payable after 3-day waiting period for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: If 95%-100% disabled, 75% of average insurable wage up to J$290 a week.
Partial disability: Percent of full pension proportionate to loss of earning capacity if 10% to 94% disabled.
Minimum and maximum benefits: J$36.25 and J$217.50 a week.

Workers' Medical Benefits

Medical benefits: Necessary medical, surgical, and rehabilitative treatment, including appliances, hospitalization, and drugs.

Survivor Benefits

Survivor pension: 75% of average earnings of deceased up to J$290 a week.
Minimum and maximum benefits: J$36.25 and J$217.50 a week.
Payable for 52 weeks after death of insured to widow of any age; if none, to child or children; and dependent mother aged 55.
Funeral grant: Lump sum of J$3,000.

Administrative Organization

Ministry of Labor, Social Security and Sports, administration of program through its National Insurance Division and local offices.

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Old Age, Disability, Death

First law: 1941 (employees' pension insurance).
Current laws: 1944 (employees' pension insurance) and 1959 (national pension program), and 1985. [Two-tiered system: first tier—national pension program (flat-rate) for all residents; second tier—employees' pension insurance or other employment-related programs (earnings related).]
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 98.22 yen.

Coverage

National pension program: Residents aged 20-59. Voluntary coverage for residents aged 60-64 (aged 65-69 in special cases) and for citizens residing abroad (aged 20-64).
Employees' pension insurance: Employees of firms in industry and commerce, including seamen. (Contracting-out from employee pension insurance allowed if corporate plan provides equivalent or higher benefits.)
Other employment-related programs include special systems for public employees, private school teachers and employees, and employees of agricultural, forestry, and fishery cooperative associations.

Source of Funds

National pension program—Insured person: Employed persons and their dependent spouses, included in employee contribution to employment-related programs.
Other insured persons: 11,700 yen a month (from April 1, 1995), plus optional 400 yen per month for supplemental benefits.
Employer: Included in employer contribution to employment-related programs.
Government: 33-1/3% of benefit costs, plus administrative costs.
Employees' pension insurance—Insured person: 8.250% of earnings according to 30 wage classes. Miners and seamen, 9.15%. Added special premium: 0.5% of bonuses. If contracted out, 3.2%-3.8% (3.5%, October 1994-March 1995) of earnings.
Employer: Same as for insured persons.
Government: Cost of administration.
Maximum earnings for contribution and benefit purposes: 590,000 yen a month; minimum, 92,000 yen.

Qualifying Conditions

National pension program—Old-age basic pension: Age 65, and 25 years' contribution (including for dependent spouse of employee, years of own coverage plus years married to an employee who is covered by any employment-related programs). Pension payable at age 60-64 with actuarial reduction. Pension increased if first paid at age 66 or later.
Disability basic pension: For Class I, total disability requiring constant attendance; for Class II, disability severely restricting ability in daily living.
Contributions paid or credited during 2/3 of period between age 20 and disability onset.
Survivor basic pension: Deceased was pensioner at death, or was covered at time of death and had contributions paid or credited during 2/3 of period between age 20 and death.
Employees' pension insurance—Old-age employees pension: Age 60 (men) 58 (women), or 55 (seamen, and miners); 25 years of coverage, including years covered by National Pension program.
Age 60-64 pension reduced for continued employment (pension reduced 20% if combined monthly wage and 80% of pension exceed 200,000 yen, reduced by 100% of wages if wage exceeds 340,000 a month).
Disability employees pension: For Class I and II, same as under national pension program; For an additional Class III, incapacity less severe than Class II.
Survivor employees pension: Deceased was insured worker or pensioner (old-age or disability) at time of death.

Old-Age Benefits

Rates for old-age, survivor and disability benefits as of April 1, 1995.
National pension program—Old-age basic pension: If fully insured (480 months of contributions), 785,550 yen a year, plus 200 yen for each contribution month if self-employed.
Benefit actuarially reduced for initial entitlement at ages 60-64 or increased for age 66 or older.
Employees' pension insurance—Old-age employees pension: 0.75% of indexed monthly wages multiplied by the number of months of coverage. Age 60-64: insured receives an added 1,625 yen a month of for each month of coverage.
Dependents' supplements: 18,833 yen a month for spouse, 18,833 yen a month each for 1st and 2nd child, 6,275 yen for each additional child (up to the end of the fiscal year the child reaches age 18 or 20 if disabled).
Adjustment: Automatic annual cost-of-living adjustment for both pension programs.

Permanent Disability Benefits

National pension program—Disability basic pension: According to degree of disability, i.e., Class I, 981, 900 yen a year; and Class II, 785,500 yen.
Dependents' supplements: 226,000 yen a year each for 1st and 2nd child; 75,300 yen for each subsequent child (up to the end of the fiscal year in which the child reaches age 18, or 20 if disabled).
Employees' pension insurance—Disability employees pension: Class I, 125% of old-age pension plus additional benefits for dependents; Class II, 100% plus additional benefits for dependents; and Class III, 100%, with a minimum benefit of 589,100 yen a year.
Lump-sum grant: 200% of old-age pension payable.
Minimum: 1,170,000 yen.
Dependents' supplements: Same as under old-age pension, payable to Class I and Class II disability only.
Adjustment: Automatic annual cost-of-living adjustment for both pension programs.

Survivor Benefits

National pension program—Survivor basic pension: For widow, 785,500 yen a year. For orphans, see dependents' supplements under old-age pension above.
Full orphans, same as for widow plus dependents' supplements, divided among the eligible orphans.
Lump-sum grant: 120,000-320,00 yen, according to periods of paid contributions.

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Employees' pension insurance—Survivor employees pension: 75% of pension payable to insured worker.
Eligible survivors (in descending order of priority): Spouse (age 55 or over), orphans (up to the end of the fiscal year the child reaches age 18 or 20 if disabled), parents (aged 55 or over), grandchildren (up to the end of the fiscal year the child reaches age 18 or 20 if disabled), or grandparents (aged 55 or over).
Dependents' supplements: Same as dependents' supplements under old-age pension. If no children, 589,100 yen supplement a year for widow between ages 40-65, if aged 35 or over at time of death of insured.
Adjustment: Automatic annual cost-of-living adjustment for both pension programs.

Administrative Organization

Ministry of Health and Welfare, general supervision of both programs through its Pension Bureau. Social Insurance Agency, national administration; insurance divisions of prefectural welfare departments and social insurance branch offices, local administration of contributions and benefits for both programs.

Sickness and Maternity

First laws: 1922 (health insurance; implementation delayed until 1927) and 1938 (national health insurance).
Current laws: 1958 (national health insurance) and 1984 (health insurance).
Type of program: Dual social insurance systems. National Health Insurance provides medical benefits, Employees Health Insurance provides cash and medical benefits.

Coverage

National health insurance: All residents not under employment-related health insurance or special schemes are covered under local government (i.e., municipality, township or village) programs.
Employee health insurance: Employees of firms in industry and commerce (government-managed programs, unless member of health insurance society). Voluntary coverage for other employees. Special systems for persons aged 70 and over, seamen, private school teachers, and public employees.

Source of Funds

National health insurance—Insured person: National health tax or premium fixed by individual carrier; average annual contribution, 156,126 yen (1992) per household.
Employer: None.
Government: 50% of medical care costs, cost of administration, and some local subsidies.
Employee health insurance—Insured person: 4.1% of basic wage (average 3.586% in 1992, if insurance society), according to 40 wage classes. Special premium: 0.3% of bonuses.
Employer: 4.1% of basic wage (average 4.666% in 1992, if insurance society). Special premium: 0.5% of bonuses of insured.
Government: 13.0% of benefit costs, 16.4% of costs for health and care for the aged, and cost of administration (none, if insurance society). Special subsidy, 0.2% of benefit costs.
Maximum basic wage for contribution and benefit purposes: 980,000 yen a month; minimum, 92,000 yen a month.

Qualifying Conditions

National health insurance—Medical benefits: Residence in municipality, township or village.
Employee health insurance—Cash sickness, maternity and medical benefits: Current employment in covered occupation. Benefits continued for normal duration if beneficiary leaving employment was covered during last 12 months.

Sickness and Maternity Benefits

National health insurance—No cash benefits provided by law, but provided by some carriers.
Employee health insurance—Sickness benefit: 60% of average daily basic wage in last 3 months, according to wage class. Payable after 3-day waiting period for up to 18 months. Insurance societies may provide more liberal benefits.
Maternity benefit: 60% of basic wage for 42 days before (70 days in case of multiple birth) and 56 days after confinement. Payment discontinued or reduced partially if receiving wage or cash sickness benefit. Also, lump-sum birth grant of 300,000 yen.

Workers' Medical Benefits

Medical benefits (national health insurance and employee health insurance): Service benefits, usually provided by doctors, hospitals, and druggists under contract with and paid directly by carrier. (Some carriers provide services directly through own clinics and hospitals.) Includes medical treatment, surgery, hospitalization, nursing, dental care, maternity care (difficult childbirth only), medicines, and transportation.
National health insurance: Insured pays 30% of cost of all care; maximum, 63,000 yen a month for the same illness (35,400 yen if low-income family). Duration: No limit. Inpatient also pays 600 yen per day (450 yen if low-income family; 800 yen and 600 yen, respectively, from September 1, 1996) for part of food expenses. Special provisions for aged 70 and over, or aged 65-70 if bedridden. Inpatient also pays 300 yen per day (400 yen from September 1, 1996) for part cost of food expenses.
Employee health insurance: Insured pays 10% of cost of all care. Maximum, 63,000 yen a month for the same illness (35,400 yen if low-income family). Duration: No limit. Inpatient also pays 600 yen per day (450 yen if low-income family; 800 yen and 600 yen, respectively, from September 1, 1996) for part of food expenses.

Dependents' Medical Benefits

National health insurance—Medical benefits for dependents: Same as for insured.
Employee health insurance—Medical benefits for dependents: Same as for insured, but with patient paying 30% of cost (20% if inpatient) up to 63,000 yen a month.
Funeral grant: 1 month's basic wage; minimum, 100,000 yen.

Administrative Organization

Ministry of Health and Welfare, supervision of both programs through its Health Insurance Bureau.

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National health insurance: Local administration mainly by municipal health funds set up by each town. National health insurance association, program administration for the self-employed.
Employee health insurance: Social Insurance Agency, national administration. Insurance divisions of prefectural departments and social insurance offices, local administration. About 1,823 health insurance societies, local administration for affiliated workers; if limited to 1 enterprise, society fixes and administers own contributions and benefits.

Work Injury

First law: 1911.
Current law: 1947, 1980 and 1986.
Type of program: Compulsory social insurance .

Coverage

Employees of all firms in industry and commerce not included under voluntary coverage or special system below. Voluntary coverage for employees in agricultural, forestry, and fishery establishments with less than 5 workers.
Special system for seamen and public employees.

Source of Funds

Insured person: None.
Employer: 0.6% to 14.9% of payroll, according to 3-year accident rate.
Government: Subsidies within limit of national budget.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: After 3-day waiting period, 60% of average daily wage, plus special supplement of 20% of average daily wage. (Employer pays 60% of average daily wage for first 3 days.) Minimum benefit, 3,960 yen a day. Beginning with 19th month, the more severely disabled have above benefit replaced with a long-term benefit equal to average daily wage multiplied by 245-313 days annually, varying with the degree of disability; they also receive special supplement based on the worker's annual bonus.
Adjustment: Automatic annual adjustment for wage changes.

Permanent Disability Benefits

Permanent disability pension: Average daily wage multiplied by 131-313 days annually, varying with degree of disability, for the seriously disabled.
Permanent disability supplement: 1,590,000-3,420,000 yen, plus special supplement based on the worker's annual bonus. The less seriously disabled receive a lump-sum benefit of 56-503 days' wages plus 80,000-650,000 yen, varying with the degree of disability.

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, hospitalization, nursing, dental care, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: Equal to average daily wage multiplied by 153-245 days annually, according to number of dependents in family, plus special lump-sum supplement of 3,000,000 yen and an additional supplement based on bonuses.
Eligible survivors: Widowed spouse, children, parents, grandparents, grandchildren, and dependent brothers and sisters (except for widow, all must meet specified age or disability requirements).
Lump sum (if no survivors qualify for pension): Up to 1,000 days' earnings of deceased, plus 3,000,000 yen, payable to non-dependent survivors.
Funeral grant: 280,000 yen plus 30 day's wages or 60 days' wages, whichever is greater.

Administrative Organization

Ministry of Labor, general supervision and administration. The Division of Worker's Compensation within the Ministry's Bureau of Labor Standards, administration of the program through its local labor standards inspection offices.

Unemployment

First law: 1947.
Current law: 1975 and 1994.
Type of program: Social insurance system.

Coverage

Employees of all enterprises not included under voluntary coverage or special systems below. Exclusions: Older workers employed at age 65 or over, and seasonal workers whose term of employment is 4 months or less. Voluntary coverage for employees in agriculture, forestry and fisheries with less than 5 regular employees.
Special systems for day laborers, seamen, and public employees.

Source of Funds

Insured person: 0.40% of earnings (0.85% for seasonal or construction workers).
Employer: 0.75% of payroll (0.50%-0.95% for seasonal and construction workers, respectively).
Government: 25% of benefit costs, 10% of employment continuation costs, and cost of administration.

Qualifying Conditions

Unemployment benefit: 6 months of insurance during last 12 months (extended up to 48 months for sickness, injury, maternity, and hard to employ cases).
Registered with public employment security office, capable of and willing to work, and reporting every 4 weeks.
Unemployment not due to voluntary leaving, serious misconduct, refusal of suitable offer, or nonattendance at recommended training (disqualification for 1-3 months).

Unemployment Benefits

Unemployment benefit: 60% to 80% of wages (higher percentage to lower earners). Minimum, 3,170 yen (2,390 yen for short-term workers) a day; maximum, 9,940 yen.

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Additional allowances for depressed industries, injury, skill acquisition, boarding, equipment, and moving expenses.
Payable after 7-day waiting period for 90 to 300 days (90-210 days for short-term workers) in 1 year, according to length of insurance, age group, and employment prospects (under age 45 and hard-to-employ, 240 days; age 45-65, 300 days; 180 days and 210 days, respectively, for short-term workers).

Administrative Organization

Ministry of Labor, general supervision.
Employment Security Bureau in Ministry, national administration of program.
Employment insurance sections of prefectural labor departments and public employment security offices, local administration and collection of contributions.

Family Allowances

First law: 1971 (children's allowance).
Current laws: 1980, 1985, 1991 and 1994.
Type of program: Dual employer liability and assistance systems.

Coverage

Residents with 1 or more children: child under age 3.

Source of Funds

Insured person: None.
Employer: 70% of cost (about 0.11% of wages).
Government: With respect to employees—national treasury, 20% of cost; prefecture, 5%; city or town, 5%.
With respect to self-employed and unemployed—national treasury, 66.6%; prefecture, about 16.7%; city or town, about 16.7%.

Qualifying Conditions

Family allowances: Resident's income must be less than 3,589,000 yen in previous year for family of four. Special allowances for employees and public employees with income less than 6,250,000 yen for a family of four.

Family Allowance Benefits

Family allowances: 5,000 yen a month for first and second child, and 10,000 yen a month for each subsequent child.

Administrative Organization

Ministry of Health and Welfare, supervision through Children and Families Bureau.
Insurance division of prefectural welfare department and social insurance offices, collection of contributions.
City or town, granting of allowances.

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Old Age, Disability, Death

First and current law: 1978.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 0.70 dinar.

Coverage

Employees over age 16 in private establishments with 5 or more workers, government and public sector employees not covered under civil or military pension laws, employees of universities, municipalities and village councils, and Jordanians working at diplomatic missions and international organizations.
Exclusions: Public employees covered under civil or military pension laws, foreign employees serving in international organizations or foreign political or military missions, and laborers whose work relationship with their employers is irregular.
(The following employee categories are currently suspended from coverage, until the Council of Ministers, upon the recommendation of the Board of Directors of the Social Security Corporation, decides their coverage : Agricultural workers, seamen, fishermen, domestic servants, self-employed, and family labor.)

Source of Funds

Insured person: 5% of wage.
Employer: 8% of payroll.
Government: Any deficit.
(Insured worker can contribute additional amounts to receive credit for previous work not covered.)

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women), 120 months' coverage (36 continuous months within last 5 years), or 15 years total coverage. Early retirement at age 46 (with pension reduction) if 15 years coverage. Insured person with at least 5 years' contributions before reaching statutory retirement age may continue to contribute up to age 65 in order to meet minimum qualifying conditions.
Disability pension: Total or partial incapacity for work, and 12 months' continuous coverage or 24 months' total coverage.
Survivor pension: Deceased had 12 months of continuous coverage or 24 months' total coverage.

Old-Age Benefits

Old-age pension: 2% of average monthly wages in last 2 years times years of contribution. Maximum: 75% of average monthly wage in last 2 years. Pension increased 10% for 1st dependent and 5% each for 2nd and 3rd. Early retirement pension: 10% reduction if age 46-50, and 5% if age 51-54. Lump sum payment made if services terminated before statutory age: 10% of average annual wage if less than 60 months' contributions; 12% if 60-119 months; and 15% if 120 months or more.

Permanent Disability Benefits

Disability pension: 50% of average monthly wage in last year of contribution. Constant-attendance allowance: Pension increased by 25%.

Survivor Benefits

Survivor pension: 50% of average monthly wage in last year of contribution or, if deceased was pensioner, 100% of insured's pension.
Payable to widow, son under 18 (no age limit if disabled), unmarried or divorced dependent daughters, dependent parents, brothers, sisters, and widower.
Pension reduced in direct proportion to survivor's income. Widow's, daughter's, or sister's pension ceases upon marriage. Funeral grant: 150 dinars.

Administrative Organization

Social Security Corporation, administration of program.

Work Injury

First and current law: 1978.
Type of program: Social insurance system.

Coverage

Employees over age 16 in private establishments with 5 or more workers, government and public sector employees not covered under civil or military pension laws, employees of universities, municipalities and village councils, and Jordanians working at diplomatic missions and international organizations.
Exclusions: Public employees covered under civil or military pension law, foreign employees of international organizations or foreign political or military missions, and casual workers.
(The following employee categories are currently suspended from coverage, until the Council of Ministers, upon the recommendation of the Board of Directors of the Social Security Corporation, decides their coverage: Agricultural workers, seamen, fishermen, domestic servants, self-employed, and family labor.)

Source of Funds

Insured person: None.
Employer: 2% of payroll (may be reduced to 1% if employer assumes full cost of medical treatment and disbursement of daily allowances for temporary disability). No contribution required on wages paid to apprentices.
Government: Any deficit.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of daily wage (65% if receiving treatment in specified medical institutions) for duration of disability, until permanent disability is proved, or upon death.

Permanent Disability Benefits

Permanent disability pension: Total disability: 75% of covered monthly wage; constant-attendance allowance, pension increased by 25%.

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Partial disability: If 30% or more disabled, percentage of full disability pension according to degree of disability. If less than 30%, lump sum equal to 36 months' partial disability pension.

Workers' Medical Benefits

Medical benefits: Medical treatment, hospitalization, transportation, and rehabilitation services (including artificial limbs).

Survivor Benefits

Survivor pension: 60% of covered monthly wage, paid to widow, dependent widower, son under age 18 (no limit if disabled); dependent daughters if unmarried or divorced; and dependent parents, sisters, and brothers.
Funeral grant: 150 dinars.

Administrative Organization

The Social Security Corporation, administration of program.

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Old Age, Disability, Death

First law: 1956.
Current law: 1991.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 54.00 tenge.
Local authorities and employers may provide supplementary benefits out of their own budgets.

Coverage

All employed persons residing in Kazakhstan (including residents who are foreign citizens and those without citizenship).
Special provisions for teachers, professional athletes, and test pilots.
Special *social pension* for disadvantaged aged, disabled, and survivors not eligible for social insurance (i.e., employment-related pension) benefits.

Source of Funds

Insured person: 1% of earnings.
Employer: 37% of payroll.
Government: Subsidies as needed. Full cost of *social pensions*.
Above contributions also finance benefits for cash sickness, maternity, work-injury, and for family allowances.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men) or age 55 and 20 years of work (women); requirements reduced for hazardous or arduous work, for work in ecologically disastrous regions, for mothers of 4 or more children or of disabled children, and for the blind. *Social pension:* nonworking citizens not eligible for old-age pension and aged 63 for men and 58 for women (60 for men and 55 for women in ecologically disastrous regions).
Disability pension: Total disability (incapacity for any work): Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance. Partial disability (incapacity for usual work): Group III disability. Insured has a minimum of 2 to 15 years of covered employment, depending on age of onset of disability. *Social pensions*: disabled citizens not eligible for disability pension or disabled children under age 16.
Survivor pension: Insured has 2 to 15 years of work (depending on age of insured at death), payable to surviving children whether or not dependents of the insured; and to nonworking dependents (including spouse; either parent, if disabled and not yet of pensionable age; grandparents, if no other support available; and other relatives—regardless of their age or ability to work—if employed by the deceased to care for grandchildren, children, or siblings under age 8).
Social pension: payable to qualified surviving dependents who are ineligible for survivor pension due to insufficient length of covered employment of insured.

Old-Age Benefits

Old-age pension: 60% of earnings, plus 1% of earnings for each year in excess of 25 (men) or 20 (women) years of work.
Payable monthly. Minimum: 100% of minimum wage (200 tenge as of December 1994).
Social pension: 50% of minimum wage per month.
Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage.
Adjustment: Periodic benefit adjustments according to cost of living changes.

Permanent Disability Benefits

Disability pension: Group I disability pension, 65% of earnings; Group II disability, 60% of earnings; Group III disability, 40% of earnings. Minimum: Group I and II disability, 100% of minimum old-age pension; Group III disability, 50% of minimum old-age pension.
Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage.
Social pension for Group I disability, Group II disability if disability began in childhood, and disabled children under age 16: 100% of minimum old-age pension per month. Group II disability for adults, 80% of minimum old-age pension per month. Group III disability, 50% of minimum old-age pension per month.
Adjustment: Periodic benefit adjustment according to cost of living changes.

Survivor Benefits

Survivor pension: Payable monthly at 40% of earnings for each dependent. Minimum for each surviving, disabled child under age 16, 100% of minimum old-age pension per month.
Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage.
Social pension: for each dependent child, 60% of minimum old-age pension.
Adjustment: Periodic benefit adjustment according to cost of living changes.

Administrative Organization

Republic Ministry of Social Protection of the Population, general coordination and supervision.
Regional departments of social protection, administration of program.

Work Injury

First and current laws: 1955 (short-term benefits) and 1991 (pensions).
Local authorities and employers can provide supplementary pension benefits out of their own budgets.
Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Employed persons. **Medical care**: All residents.

Source of Funds

Insured person: See pension contributions, above.

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Employer: Same.
Government: Same; cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.
Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions, above.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers, including general and specialist care, hospitalization, laboratory services, transportation, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions, above.

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits to own employees.
Pensions: Same as under old-age, disability and survivor pensions above.
Medical care: Republic Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, and other facilities administered by the Health Ministry and local health departments.

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Note: The Kazakhstan Government is conducting a comprehensive review of "Sickness and Maternity" (medical care), "Unemployment Benefits," and "Family Allowances." Details are not yet available.

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Old Age, Disability, Death

First and current law: 1965.
Type of program: Provident fund system. Lump-sum benefits only.
Exchange rate: U.S.$1.00 equals 47.40 shillings.

Coverage

Employed persons. Exclusion: Casual workers.
Special pension system for public employees.

Source of Funds

Insured person: 5% of earnings.
Employer: 5% of payroll.
Government: None.
Maximum earnings for contribution purposes: 1,600 shillings a month.

Qualifying Conditions

Old-age benefit: Age 55, and substantial retirement from regular employment.
Payable at age 50 if out of insured employment, or at any age if emigrating permanently.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus interest.
Payable to spouse and children or, if none, to other dependent relatives.

Administrative Organization

Ministry of Labor, general supervision through Board of Trustees.
National Social Security Fund, administration of program.

Sickness and Maternity

First and current law: 1966.
Type of program: Social insurance system. Hospital benefits only. (1976 Employment Act requires employer to pay 100% of earnings for up to 2 months; however, some employers negotiate with trade unions to pay 100% for either 1,3 or 6 months, then 50% for an equal period. Also, 100% of earnings for up to 2 months' maternity leave. Some medical services also provided by employer.)

Coverage

Employed persons, including public employees, and self-employed, earning 1,000 shillings or more a month.
Voluntary affiliation for persons earning less than 1,000 shillings a month.

Source of Funds

Insured person: Graduated contribution between minimum of 30 shillings and maximum of 320 shillings a month. Voluntary contributors pay a fixed rate of 60 shillings a month.
Employer: None.
Government: None.

Qualifying Conditions

Hospital benefits: No qualifying period. There are 290 approved hospitals where contributors and their families can seek medical attention. Voluntary contributors qualify for benefits after 60 days, and in case of maternity, after 6 months.

Sickness and Maternity Benefits

Cash sickness benefit: None under insurance.

Workers' Medical Benefits

Hospital benefits: Refund of expenses for hospital and medical treatment, as prescribed by regulation, for insured persons.
Maximum reimbursement ranges between 80-600 shillings a day depending on type and grade of medical facility attended.
Services rendered outside country reimbursed at 750 shillings per day.
Maximum duration: 180 days in 1 year; Maybe extended in case of exceptional hardship.
Government employees subsidized at government facilities.
Free inpatient treatment in government hospitals provided to employed persons not under health insurance but contributing to the National Social Security Fund.
Free care provided for certain illnesses, e.g.: tuberculosis, sexually transmitted diseases, AIDS.

Dependents' Medical Benefits

Hospital benefits for dependents: Dependent children 10 days to 18 years of age (22 if still dependent).

Administrative Organization

Ministry of Health, general supervision.
National Hospital Insurance Fund, administration of program.

Work Injury

First law: 1946.
Current law: 1974.
Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons.
Exclusions: Nonmanual employees earning over 4,000 shillings a month, casual workers, and family labor.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.

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Government: For Government employees who get injured while on duty, the cost is met by the Government.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings; maximum, 540 shillings. Maximum for temporary incapacity: 240,000 shillings. Payable after 3-day waiting period (waived if disability exceeds 3 days).

Permanent Disability Benefits

Permanent disability benefit: Lump sum equal to 60 months' earnings of employee in case of permanent partial disability (maximum 240,000 shillings).

Survivor Benefits

Survivor benefit: Lump sum of 60 months' earnings; minimum, 35,000 shillings; maximum, 240,000 shillings.
Payable to dependent survivors or, if none, in reduced amount to survivors only partially dependent on insured.
Funeral grant: Lump sum covering cost of funeral. (Employer pays 2,000 shillings if no dependents.)

Administrative Organization

Ministry of Labor, enforcement of law, approval of settlements, and payment of benefits deposited with it by employers.
Employers must insure liability with private insurance companies.

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Old Age, Disability, Death

First and current law: 1976.
Type of program: Provident fund system (lump-sum benefits only).
Exchange rate: U.S.$1.00 equals 1.32 Australian dollars (A$).

Coverage

Employed persons aged 14 and older earning at least A$10 a month.
Exclusion: Domestic servants.

Source of Funds

Insured person: 5% of earnings.
Employer: 5% of payroll.
Government: None.
A$5 deducted annually from each provident fund account for death benefit program (except for persons who have left covered employment).

Qualifying Conditions

Old-age benefit: Age 50. (Payable at age 45 if actually retired from employment, with evidence of intention to retire permanently; at any age if emigrating permanently).
Disability grant: Physical or mental incapacity for work.
Survivor grant: Deceased was insured and had not withdrawn any part of the amount credited.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus 9% accumulated interest.

Permanent Disability Benefits

Disability grant: Lump sum equal to total employee and employer contributions, plus 9% accumulated interest.

Survivor Benefits

Survivor grant: Lump sum equal to total employee and employer contributions, plus 9% accumulated interest. Payable to deceased's nominee.
Death benefit: A$1,000 maximum.

Administrative Organization

National Provident Fund Board, administration of program. Board membership consists of two representatives each from government, employers, and employees.

Work Injury

First and current law: 1949.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons earning A$4,000 a year or less.
Exclusion: Casual employees.

Source of Funds

Insured person: None.
Employer: Whole cost.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
Occupational disease: Incapacity or death occurred during employment or within 12 months after the employment ended.

Temporary Disability Benefits

Temporary disability benefit: 50%-100% of earnings, inversely proportionate to level of earnings. Maximum, A$160 a month. Total payment not to exceed lump sum payable for permanent (total or partial) disability (see below).
Payable after 3-day waiting period.

Permanent Disability Benefits

Permanent disability grant: Lump sum of 48 months' earnings or A$6,000, whichever is less. Minimum, A$500.
Constant-attendance supplement: 25% of grant.
Partial disability: Lump sum in proportion to degree of incapacity, according to schedule. Total payment not to exceed full benefit under permanent total disability.

Workers' Medical Benefits

Medical benefit: Medical and surgical care.

Survivor Benefits

Survivor grant: Lump sum of 36 months' earnings or A$6,000, whichever is less. Minimum, A$400.
Funeral grant (if no survivors): Burial expenses up to A$30.

Administrative Organization

Department of Labor, enforcement of law.
Employers may insure liability with approved insurance companies.

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Please note: This information is more than 6 years old.

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Old Age, Disability, Death

First law: 1973.
Current law: 1988, as amended 1989, 1994.
Type of program: Social insurance system.
Exchange rate: U.S. $1.00 equals 795 won.

Coverage

Korean nationals aged 18-59, residing in Korea, and employed in firms with 5 or more workers. Compulsory coverage scheduled to include farmers, fishermen and rural self-employed aged under 60 beginning July 1, 1995. Voluntary coverage for employees of firms with less than 5 workers, employees aged under 18 in covered employment, and for the self-employed (including farmers and fishermen aged 60-64). Separate systems for public employees, military personnel, and private school teachers.

Source of Funds

Insured person: 2% of earnings, rising to 3% in 1998. (Effective July 1, 1995: farmers, fishermen and the rural self-employed: 3% of earnings —increased by 3% every 5 years up to 9% of earnings). Voluntarily insured persons, 6% of earnings (rising to 9% in 1998).
Employer: 2% of payroll, rising to 3% in 1998.
Government: Partial cost of administration and of programs for 1/3 (lower income) farmers and fishermen.

Qualifying Conditions

Old-age pension: Aged 60, insured 20 or more years.
Reduced if aged 60-64 and still engaged in remunerative activity.
Reduced pension if aged 60 or more and insured for 15-19 years; aged 55-59 and insured for 20 or more years; or aged 45-59 on January 1, 1988 and insured for 5 years after that date.
Disability pension: Insured at least 1 year, no longer engaged in remunerative activity, disabled as result of disease or injury occurred during the insured period.
Survivor pension: Spouse or child (under age 18 or 2nd degree of disability at any age) or parent (including parent of spouse) of insured person (insured at least 1 year) or of pensioner.
Lump-sum death benefit: dependent survivor not otherwise eligible for survivor benefit or lump-sum refund.
Lump sum refund: Generally payable if insured has less than 15 years coverage and fails to get reinsured within a year after disqualification or reaches age 60, or dies; or insured dies before acquiring 15 years of coverage. Must be requested.

Old-Age Benefits

Old-age pension: 2.4 times the sum of average monthly earnings of all insured persons in the preceding year and the average monthly earnings of retiree over entire contribution period.
For each insured year in excess of 20, the monthly benefit amount is increased by 5 percent.
Additional annuity for dependents (child, parent or spouse).
Lump sum refund: Employee and employer contributions plus interest.
Adjustment: Benefits adjusted for price changes.
All pensions non-taxable.

Permanent Disability Benefits

Disability pension: Total disability, calculated in the same manner as the old-age pension. For partial disability, benefits reduced by up to 40%.

Survivor Benefits

Survivor pension: If insured had 20 or more contribution years, 60% of insured's pension; if 10 to 19 contribution years, 50%; if 9 or fewer contribution years, 40%.
Lump-sum refund: Employer and employee contributions plus interest.
Lump-sum death benefit: Equal to the amount of deceased insured person's lump-sum refund. Maximum: 4 time the insured person's covered monthly earnings.
Funeral grant: See medical benefits for dependents under Sickness and Maternity, below.

Administrative Organization

National Pension Corporation under supervision of Ministry of Health and Welfare.

Sickness and Maternity

First law: 1963.
Current law: 1994.
Type of program: Social insurance system. Medical benefits only.

Coverage

All permanent residents (including non-citizens but residing permanently in Korea), except for government and private school employees and those covered by Medical Aid program.
Separate system for public employees and private school teachers and employees.

Source of Funds

Insured person: 1.0% to 1.9% of standard monthly wages.
Self-employed, employees of small businesses—firms with 5 or less workers, and temporary workers: amount set by individual carrier, average annual contribution per household in 1993 was 166,333 won.
Employer: 1.0% to 1.9% of standard monthly wages.
Government: Partial cost of administration, and of programs for self-employed, small business employees and temporary workers.
Minimum earnings for contribution purposes: 75,000 won a month. (No minimum for self-employed, small-business employees, and temporary workers.)
No maximum for both programs.

Qualifying Conditions

Medical benefits: Current coverage. No qualifying period.

Workers' Medical Benefits

Medical benefits: Services provided by doctors and hospitals under contract or by designated privately owned clinics including medical examinations, drugs, and full cost of nursing and maternity care (first 2 children only).

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Patient pays up to 20% of inpatient care and up to 55% of outpatient care provided by the General Hospital, 40% if by regular hospital, and 30% if by a clinic. Maximum: None.
Duration: 180 days a year per insured person (210 days for the aged). (Extension possible in case of tuberculosis, or when insurer's share during the 180 day (210 days if aged) period is less than 650,000 won, 800,000 won for the aged, or 1,500,000 won for the disabled person).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.
Dependents include spouse, direct lineal ascendents of employee and spouse, direct lineal descendants and their spouses, and brothers and sisters supported chiefly by the insured person.
Maternity grant: None.
Funeral grant: Lump-sum payment of 300,000 won for an insured person and 200,000 won for any dependent, 300,000 to 200,000 won for a self-employed, small-business employee or temporary worker.

Administrative Organization

Ministry of Health and Welfare, general supervision.
National Federation of Medical Insurance, general guidance and support.
Medical insurance societies (413 in total): administration of program.

Work Injury

First law: 1953 (employer liability law still applies to workers in industry and commerce not under 1963 law; benefit provisions of two laws similar).
Current law: 1963.
Type of program: Compulsory insurance with public carrier.

Coverage

Employees of industrial firms with 5 or more workers.
Separate system for public employees.

Source of Funds

Insured person: None.
Employer: 0.4% to 35.1% of payroll, according to risk in industry. (Average contribution: 1.5%.)
Government: Cost of administration.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 70% of average earnings.
Payable after 7-day waiting period for up to 24 months.

Permanent Disability Benefits

Permanent disability benefit: Annual pension equal to 138-329 days average earnings, if totally disabled, or lump sum equal to 55-1,474 days' earnings, according to degree of disability.

Workers' Medical Benefits

Medical benefits: Free medical treatment, surgery, hospitalization, medicines, nursing, dental care, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor benefit: Lump sum equal to 1,300 days' average earnings payable to surviving family, plus pension of 47% of annual earnings for 1 person, 52% for two, 57% for three, and 62% for four or more persons.
Funeral grant: 120 days' average earnings.

Administrative Organization

Ministry of Labor Affairs, general supervision.

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Old Age, Disability, Death

First and current law: 1976.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 0.30 dinar.

Coverage

Employed persons, including Kuwaiti nationals working abroad.
Special systems for self-employed persons and for military personnel.
Note: Prior to 1986, coverage for the self-employed was voluntary. The program has since become compulsory, with a *buy-in* option to cover prior periods.

Source of Funds

Insured person: 5% of earnings.
Employer: 10% of payroll.
Government: Annual subsidy equal to 10% of payroll.
Maximum earnings for contribution and benefit purposes: 1,250 dinars a month. Minimum, 230 dinars a month. (Not applicable to civil servants).

Qualifying Conditions

Old-age pension: Age 50 and 15 years of contributions; 20 years of contributions if claimed before age 50.
Retirement necessary, except full pension may be paid in some employment situations if age 50 or above.
If under age 50, pension reduced by 1/4 of excess of salary plus pension above 1,250 dinars a month.
Disability pension: Total incapacity for work.
Survivor pension: Deceased met insurance requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 65% of last monthly earnings plus 2% of last monthly earnings for each year of contribution beyond 15 years.
Maximum benefit: 95% of last monthly earnings. Part of pension may be paid as a lump sum at pensioner's request before age 65.
Transitional benefit paid to persons with less than 15 years' coverage.

Permanent Disability Benefits

Disability pension: 65% of last monthly earnings plus 2% of last monthly earnings for each year of contribution beyond 15 years.
Maximum benefit: 95% of earnings.

Survivor Benefits

Survivor pension: From 33-1/3% to 100% of deceased's earnings according to number of widows, children, parents, brothers, sisters, and sons' children. Pension divided according to schedule.
Also payable to dependent widowers.
Children must be under age 26 (28 if student, no limit for unmarried females and disabled males).
Minimum monthly benefit: widow or widower, 150 dinars; parent, 120 dinars; other beneficiaries, 77 dinars a month.

Funeral grant: 2 months' earnings or 2 months' pension of insured. Minimum, 100 dinars.

Administrative Organization

Ministry of Finance, general supervision.
Public Institution for Social Security, administration of program.
Managed by board of directors.

Sickness and Maternity

Free medical services available to all residents.

Work Injury

First and current law: 1976.
Type of program: Social insurance system
(Program not yet implemented.)

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Old Age, Disability, Death

First law: 1922.
Current law: 1990, as amended 1992 and 1994.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 10.90 Soms.

Coverage

All employed persons, and members of cooperatives and state and collective farms. Special provisions for workers in aviation, and in performing arts.
Special *social pension* for disadvantaged aged, disabled, and survivors not eligible for employment-related social insurance benefits.

Source of Funds

Insured person: 2.5% of earnings (0.5% of which is for unemployment insurance).
Employer: 33% of payroll (23% for state and collective farms).
Government: Subsidies as needed. Full cost of *constant attendance supplements* for disabled, and *social pensions*.
Above contributions also finance benefits for work-injury disability and survivor pensions, and for family allowances.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men) or age 55 and 20 years of covered employment (women); requirements reduced for hazardous or dangerous work, to mothers of 5 or more children or of disabled children.
Disability pension: Group I: total disability, requiring constant attendance. Group II: total disability, loss of 80% mobility.
Group III: partial disability, limited ability to work, plus a minimum of 1 to 15 years of covered employment, depending on age of onset of disability.
Survivor pension: Insured had up to 15 years of covered employment, payable to surviving children whether or not dependents of the insured; and to nonworking dependents (including spouse, either parent, if disabled or not yet of pensionable age; grandparents, if no other support available).
Social pension: Citizens not eligible for old-age or disability pension who are not working or disabled and age 65 (60, women) or orphans under age 18 (23 if students), or disabled children under age 16.
Covered employment includes periods of study, maternity leave, caring for disabled, unemployment, and other approved leaves by special decrees.

Old-Age Benefits

Old-age pension: 55% of average monthly wage (any 60 consecutive months in last 15 years) if 25 (men) or 20 (women) years of work, plus 1% of wage for each year in excess of 25 (or 20). Payable monthly. Maximum: 80% of average monthly wage; minimum: 100% of minimum wage (68 soms as of January 1, 1995).
Maximum average earnings: 10 times the minimum wage.
Partial pension (if insufficient, but at least 5 years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage. Minimum: 50% of minimum wage.
Social pension: 2/3 of minimum pension per month.
Adjustment: Periodic benefit adjustments according to cost of living changes.

Permanent Disability Benefits

Disability pension: Total disability pension: Group I disability pension, same as old-age pension plus constant-attendance supplement. Group II disability pension, as old-age pension, plus supplement for single disabled requiring constant attendance.
Minimum: Same as minimum old-age pension.
Partial pension for total disability (if insufficient years of covered employment): Same as under old-age pension.
Constant attendance supplement: 50% of minimum pension (100% if blind) per month.
Partial (Group III) disability, 30% of wage; minimum, 50% of minimum old-age pension. Payable monthly.
Social pension for total disability (if disability began in childhood, no requirement of covered employment): 50% of minimum old-age pension per month (2/3 if constant attendance disability or disabled children under age 16).
Adjustment: Periodic benefit adjustments according to cost of living changes.

Survivor Benefits

Survivor pension: Payable monthly at 30% of wage for each dependent under age 16 (23 if full-time student), or 50% of minimum wage per month, whichever is greater.
Full orphans: 30% of wages of both parents; minimum, 100% of minimum wage.
Adjustment: Periodic benefit adjustments according to cost of living changes.

Administrative Organization

Republic Ministry of Labor and Social Protection, general coordination and oversight.
Provincial and county offices of labor and social protection, administration of program.

Sickness and Maternity

First law: 1922.
Current law: 1955, as amended 1992 and 1993.
Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Employed persons, students, and members of cooperatives.
Medical care: All residents.

Source of Funds

Insured person: None.
Employer: Cash benefits: 6% of payroll.
Government: Cash benefits: none; medical care: whole cost.

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Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings, if less than 5 years' uninterrupted work; 80% if 5-8 years; 100%, if over 8 years (or if 3 or more dependent children, or a disabled veteran, or disabled as result of Chernobyl disaster). Benefits payable after a 5-day waiting period.
Maternity benefit: 100% of earnings payable for a total of 126 calendar days before and after confinement (may be extended to 140 days if complications during childbirth).

Workers' Medical Benefits

Medical benefits: Medical services available directly to patients through government or enterprise-administered health providers. General and specialist care, hospitalization, laboratory services, dental care, maternity care, and transportation. Providers may charge fees for service.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits: Republic Social Fund, general oversight and administration of the program; employers, payments of cash benefits.
Medical care: Republic Ministry of Health and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, maternity homes, and other facilities administered by the Health Ministry and local health departments.

Work Injury

First law: 1922.
Current laws: 1955 (short-term benefits) and 1990 (pensions), as amended 1992 and 1994.
Type of program: Dual social insurance (short-term benefits and pensions) and universal (medical care) system.

Coverage

Employed persons, students, and members of cooperatives. Medical care available to all residents.

Source of Funds

Insured person: See pension contributions, above.
Employer: Disability and survivor benefits: see pensions contributions, above; Cash benefits for sickness: see sickness benefits contributions, above.
Government: Disability and survivor benefits: see pensions contributions, above; Cash benefits for sickness: none; whole cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.
Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions above.

Workers' Medical Benefits

Medical benefits: Same as under general medical care, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions above.

Administrative Organization

Temporary disability benefits: Republic Social Fund, general supervision; enterprises and employers pay benefits to own employees.
Pensions: Same as under old-age, disability, and survivor pensions above.
Medical care: Same as under general medical care above.

Unemployment

First law: 1921.
Current law: 1991 as amended 1994.
Type of program: Social insurance system.

Coverage

Citizens aged 16-59 (men) or 16-54 (women).

Source of Funds

Employee: 0.5% of wages.
Employer: 1.5% of payroll.
Government: Subsidies as needed from Republic and local governments.

Qualifying Conditions

Unemployment benefit: Registered at employment office; ability and willingness to work. Benefits may be reduced, suspended or terminated if worker is discharged for: violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: Benefits payable monthly not to exceed 26 calendar weeks. Minimum: 100% of minimum wage. 150% of minimum wage, if covered employment more than 1/2 of required for old-age pensions (i.e., 12.5 years for men, and 10 years for women); 100% of minimum wage, if students unemployed within 12 months of graduation; 100% of minimum wage, all other categories of unemployed.
Dependent supplement: 10% of unemployment benefit for each dependent.

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Administrative Organization

Republic Employment Service and local employment centers, administration of program.

Family Allowances

First law: 1944.
Current law: 1994.
Type of program: Social assistance (income-tested) system.

Coverage

Orphans, children of single-parent families, and of unwed mothers; and students of disabled or unemployed parents.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost from general revenues.

Qualifying Conditions

Family allowances: Family per-capita income below 100% of minimum wage in preceding 3 months.

Family Allowance Benefits

Family allowances: 60% of minimum wage per month payable per family member, if family monthly per-capita income under 25% of minimum wage; 50% of minimum wage payable, if per-capita income 25%-50%; 40% of minimum wage payable, if per-capita income 50%-75%; 30% of minimum wage payable, if per-capita income 75%-100%.
Adjustment: Periodical benefit adjustments according to cost of living changes.

Administrative Organization

Republic Ministry of Labor and Social Protection and local offices, administration of program.

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Old Age, Disability, Death

First law: 1922 (Law on pensions for servicemen, public servants and office employees).
Current law: 1990.
Type of program: Social insurance and social assistance systems.
Exchange rate: U.S.$1.00 equals 0.54 Lats.

Coverage

Wage and salary earners, entrepreneurs, rural workers.
Persons not covered by state social insurance are covered by social assistance pensions.

Source of Funds

Insured person: 1% of earnings.
Employer: 37% of payroll (can vary from 18.5-70%, depending on branch of industry, type of production or profession of worker).
Government: State budget resources.
Above contributions also finance unemployment, sickness and maternity benefits, as well as benefits for work injuries and occupational diseases.

Qualifying Conditions

Old-age pension: 60 years (men) or 55 years (women); 25 (men) or 20 (women) years of contributions. More favorable terms apply to work in hazardous or arduous working conditions, as well as for permanently disabled persons, mothers with many children and those with children who are disabled from childhood, dwarfs and blind persons.
Disability pension: Awarded at onset of disability. Partial disability: minimum period of contributions according to age.
Survivor pension: Dependent family members who are children or unfit for work are eligible. Deceased breadwinner must have completed the period of contributions necessary to receive a disability pension.

Old-Age Benefits

Old-age pension: Consists of a basic pension at the rate of social assistance old-age pension plus a supplementary pension.
The supplementary pension is granted at the rate of 55% of the average monthly earnings, calculated on the basis of:

A any consecutive 5-year period (selected by the pensioner) during the last 15 years of work before pension application, including interruptions of employment, or

B any 10 consecutive years during the person's working life.

For each full year of work in excess of the qualifying period for an old-age pension the pension is increased by 2% of earnings. Pension may not exceed 80% of earnings with the exception of pensions for persons who are disabled or have suffered unjustifiable repression.

Permanent Disability Benefits

Disability pension: Consists of a basic pension for the appropriate disability group at the rate of the corresponding social assistance pension plus a supplementary pension. The supplementary pension is granted at the following rates: for totally disabled, 50% of earnings (5% extra for constant attendance).
Partial disability, 40% of earnings.
Supplements for dependents and for care and treatment.

Survivor Benefits

Survivor pension: Consists of a basic pension, equal to the social assistance pension, and a supplementary pension which is calculated at the rate of 40% of the deceased person's earnings for each dependent member of the family who is incapable of working.
The supplementary pension cannot exceed the average earnings of the deceased.

Administrative Organization

Ministry of Welfare and Department of Social Insurance, general supervision. The system is managed by local (district) boards of social insurance.

Sickness and Maternity

First law: 1924.
Current law: 1984 (Social insurance benefits).
Type of program: Social insurance (cash benefits) and universal program (medical care).

Coverage

Sickness benefit: All wage-earners and self-employed persons who pay social security contributions.
Medical benefit: All permanent residents.

Source of Funds

Insured person: See pension contributions.
Employer: As above.
Government: As above, plus financing of medical care.

Qualifying conditions

Sickness benefits and medical care: No minimum qualifying period for receipt of minimum benefits.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings if less than 5 years continuous service; 80% for 5 to 8 years; 100% for length of service of 8 years or more. The benefit is paid from the first day of incapacity for work until the person recovers or is declared permanently disabled.
Maternity benefit: 100% of previous salary. Paid for 8 weeks before and for 8 weeks after confinement (in special cases paid leave can be extended to 10 weeks before and 10 weeks after).

Administrative Organization

Ministry of Welfare, general supervision.
Department of Social Insurance and regional institutions, award and payment of cash benefits.
Department of Health, management of medical care.

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Work Injury

First law: 1927.
Current laws: 1972, 1992, 1993.
Type of program: Social insurance.

Coverage

Wage earners, students engaged in practical work, artisans, liberal professions.

Source of Funds

Insured person: See pension contributions, above.
Employer: Same.
Government: Financing of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as for ordinary illness. Employer, if at fault, must make an additional payment which with the benefit will equal the claimant's average monthly earnings, calculated on the basis of earnings for the 2 months preceding the injury. Payment is made from the first day of the disability until the person recovers or is declared permanently disabled.

Permanent Disability Benefits

Permanent disability pension: See disability pensions, above. Where the employer is at fault and the disability is 100%, additional payments are made by the employer up to the claimant's average monthly earnings calculated on the basis of the 2 months preceding the injury or the determination of an occupational disease. For partial disability the additional payment is in relation to the degree of the disability. A disability pension is paid until return to normal health or death. Supplementary payments for total disability where constant care is required.

Workers' Medical Benefits

Medical benefits: Same as for ordinary illness.

Survivor Benefits

Survivor pension: See Survivor pension above. Where the employer is at fault, dependents of the deceased who are entitled to a survivor pension receive an additional payment up to the deceased's average monthly earnings, calculated on the basis of the 2 months preceding the accident. Pensions and additional payments are paid from the day of death.

Administrative Organization

Ministry of Welfare, management of the program, general supervision, and drafts of laws and regulations. Regional social insurance administrations, organization and payment of benefits.

Unemployment

First law: 1991.
Current law: 1991.
Type of program: Social insurance.

Coverage

Unemployed permanent residents of Latvia of working age who are seeking employment.

Source of Funds

Insured person: See pension contributions, above.
Employer: Same.
Government: Same.

Qualifying Conditions

Unemployment benefit: Registration at state employment office and income lower than the minimum wage.

Unemployment benefits

Unemployment benefits: 90% of minimum wage if during the previous 12 months social security contributions were paid for at least 6 months, 70% of minimum wage if contributions were not paid and the unemployed person falls into the following categories: has completed general schooling or education in a specialized, vocational or higher educational institution, or has been released from state custody or is no longer under state care.

Administrative Organization

Ministry of Welfare, general supervision. State employment offices, placement, training and retraining of unemployed persons.

Family Allowances

First law: 1990.
Current law: 1993.
Type of program: Universal program.

Coverage

Permanent residents with at least one child.

Source of Funds

Insured person: None.
Employer: None.
Government: Total cost.

Qualifying Conditions

Family allowances: Child under 15 years (no age limit if student at secondary school).

Family Allowance Benefits

Family allowances: 3.75 Lats monthly for a child under 8 years of age. 4.5 Lats monthly for a child over 8 years of age.

Administrative Organization

Ministry of Welfare, general supervision. Department of Social Insurance and local institutions, award and payment of allowance.

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Old Age, Disability, Death

First and current law: 1963.
Type of program: Social insurance system (lump-sum benefits only).
Exchange rate: U.S.$1.00 equals 1,655 pounds.

Coverage

Employees in industry, commerce, and agriculture.
Exclusions: Temporary agricultural employees; employees who elected in 1965 to continue coverage for special benefits under labor code; and aliens from countries not providing reciprocity.
Special system for public employees and teachers.

Source of Funds

Insured person: None.
Employer: 8-1/2% of payroll.
Government: None.

Qualifying Conditions

Old-age benefit: Age 64; at any age after 20 years of employment; or if woman marries and leaves employment during the first year of marriage. Reduced benefit at any age if 5-19 years of employment and leaving employment permanently before qualifying. Retirement necessary.
Disability benefit: Loss of at least 50% of normal working capacity.
Survivor benefit: Deceased had some periods of insurance under program.

Old-Age Benefits

Old-age benefit: Lump sum equal to final month's earnings (or average monthly earnings during last 12 months, if higher) times years of service up to 20 years, plus 1-1/2 months' earnings per year of service beyond 20 years or 64 years of age. (For calculation of benefit, worker credited with up to 20 years for service before 1963.) Benefit reduced by 50% for 1-5 years' contributions, 35% for 5-10 years, 25% for 10-15 years, 15% for 15-20 years.

Permanent Disability Benefits

Disability benefit: Lump sum equal to final month's earnings times years of service. Minimum benefit: 20 months' earnings.

Survivor Benefits

Survivor benefit: Lump sum equal to final month's earnings times years of service. Minimum benefit: 6 months' earnings.
Widow (or widower aged 60 or over, or disabled) receive 50% of the benefit; the remainder is divided equally between children under age 16 (25 if student, any age if disabled), or parents aged 60 or over, or disabled; or, if none of the above survive, the benefit is paid to dependent brothers and sisters under age 16.
Funeral grant: 150% of minimum wage.

Administrative Organization

Ministry of Labor, general supervision.
National Social Security Fund, administration of program through its district offices; managed by tripartite board and director-general.

Sickness and Maternity

First and current law: 1963.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees in industry, commerce, and agriculture, and teachers. Public employees and university students also covered for medical benefits. Taxi drivers and weekly and daily newspaper sellers also covered for medical benefits. Exclusions: Temporary agricultural employees and aliens from countries not providing reciprocity.

Source of Funds

Insured person: 3% of earnings.
Employer: 12% of payroll.
Government: About 25% of cost of benefits.
Maximum earnings for contribution purposes: 3 times minimum wage (118,000 pounds).

Qualifying Conditions

Cash sickness benefits: 3 months of insurance during last 6 months.
Cash maternity benefits: 10 months of insurance immediately prior to confinement.
Medical benefits: Currently covered.

Sickness and Maternity Benefits

Sickness benefit: Employer pays 100% of earnings from 1st through 15th day of illness; 50% of earnings for an additional 15 days if worker has from 3 months' to 2 years' service.
If 2 to 4 years' service, employer pays 100% of earnings during first 30 days, 50% of earnings for an additional 30 days.
If 4 to 10 years' service, employer pays, according to a graduated scale, up to 100% of earnings for up to 2-1/2 months, 50% of earnings up to an additional 2-1/2 months.
Maternity benefit: Employer pays 100% of earnings during first 40 days.

Workers' Medical Benefits

Medical benefits: Cash refund of part of doctor bills (full refund for maternity care); service benefits provided by hospitals under contract with and paid directly by National Social Security Fund. Includes general and specialist care, hospitalization, maternity care, medicines, and laboratory services. Patient normally pays doctor's bill, and is then reimbursed by Fund for 80% (90% of hospital care, and 100% for maternity care, kidney dialysis, and cancer treatment) of amount listed for the service in official fee schedule.
Duration: 26 weeks (or up to 52 weeks in special cases).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.
Funeral grant: 150% of minimum wage.

Administrative Organization

Ministry of Labor, general supervision.
National Social Security Fund, administration of program.

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Work Injury

First and current law: 1943 (amended in 1983).
Type of program: Employer liability system.

Coverage

All wage earners covered by an employment contract.

Source of Funds

Insured person: None.
Employer: Whole cost.
Government: None.
Earnings for contribution and benefit purposes subject to a ceiling.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of worker's daily wage.
Payable from day after accident for up to 9 months.

Permanent Disability Benefits

Permanent disability benefit: If totally disabled, lump sum equal to wages paid during previous 800 days if under age 35; 700 days' pay if aged 35-49; and 600 days' pay if aged 50 or over.
Partial disability: Compensation proportionate to loss of earning capacity.
Constant-attendance supplement, as fixed by regulation.

Workers' Medical Benefits

Medical benefits: Same as for ordinary illness, plus appliances.
Patient not required to share in cost of doctor's services.

Survivor Benefits

Survivor pension: Up to 500 days' pay of deceased (however, including only 1/4 of amount exceeding the minimum wage, and 1/8 of amount exceeding twice the minimum wage).
Widow, aged or disabled widower, children under age 16 (25 if student or disabled), aged or disabled parents, and dependent brothers and sisters.
Funeral grant: 150% of minimum wage.

Administrative Organization

Ministry of Labor, general supervision.
National Social Security Fund, administration of contributions and benefits.

Family Allowances

First law: 1943.
Current law: 1963.
Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with non-working wife or with 1 to 5 children.

Source of Funds

Insured person: None.
Employer: 15% of payroll up to a ceiling of 3 times minimum wage, or 7% of payroll in case of small employers.
Government: None.
Maximum earnings for contribution purposes: 3 times minimum wage (118,000 pounds).

Qualifying Conditions

Family allowances: Up to 5 children covered. Child must be under age 16 (25 if student or unmarried unemployed daughter, no limit if disabled). Wife must not be gainfully employed.

Family Allowance Benefits

Family allowances: Maximum monthly allowance: 75% of minimum wage, (88,500 pounds) payable to wife (20%) and children (11% each for up to 5 children).

Administrative Organization

Ministry of Labor, general supervision.
National Social Security Fund, administration of allowances.

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Old Age, Disability, Death

First law: 1972.
Current law: 1988.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 1 Liberian dollar.

Coverage

Employees of firms with 5 or more workers and public employees.
Exclusions: Casual workers, family labor, and domestic employees.
Voluntary coverage for self-employed persons and others not compulsorily covered.

Source of Funds

Insured person: 3% of earnings.
Employer: 3% of payroll.
Government: None.

Qualifying Conditions

Old-age pension: Age 60. 100 months of contribution (transitionally, 40-90 months of contribution from 4th to 10th year of program's operation). Retirement from employment necessary until age 65.
Disability pension: Permanent incapacity for work. Contributions in 2/3 of months since first entry into coverage, with minimum of 50 contributions in last 60 months.
Survivor pension: Insured met disability pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 25% of average monthly earnings, plus 1% for every 10 monthly contributions in excess of 100.
Refund of contributions: Employee contributions, plus accrued interest, if ineligible for pension at retirement age but at least 12 monthly contributions.
Assistance is provided under a non-contributory scheme for needy aged and unemployed workers who are ineligible for regular benefits; maximum benefit, $350 a year.

Permanent Disability Benefits

Disability pension: 25% of average monthly earnings, plus 1% for every 10 monthly contributions in excess of 50.
Refund of contributions: Employee contributions, plus accrued interest, if ineligible for pension but at least 12 monthly contributions.
Assistance is provided under a non-contributory scheme for needy disabled workers who are ineligible for regular benefits; maximum benefit, $350 a year.

Survivor Benefits

Survivor pension: 50% of pension of insured. Payable to widow and dependent disabled widower.
Orphans: 10% of pension of insured (20% if full orphan) for each child under age 18 (21 if student, no limit if disabled).
Maximum survivor pensions: 100% of old-age or disability pension, whichever is higher.

Administrative Organization

National Social Security and Welfare Corporation, administration of program; managed by tripartite board of directors.

Work Injury

First law: 1943.
Current law: 1980.
Type of program: Social insurance system.

Coverage

Employed and self-employed persons. Exclusions: Casual workers, family labor, and domestic servants.

Source of Funds

Insured person: None.
Employer: Average, 1.75% of payroll.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 65% of average earnings.
Payable after 14-day waiting period (first 14 days compensated retroactively if disability lasts longer than 14 days) until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 65% of average earnings if totally disabled.
Constant-attendance supplement: 25% of pension.
Partial disability: Percent of full pension proportionate to degree of disability, according to schedule in law.

Workers' Medical Benefits

Medical benefits: Reasonable expenses for medical and surgical care, hospitalization, drugs, and appliances.

Survivor Benefits

Survivor pension: 20% of insured's average earnings. Payable to widow and dependent disabled widower.
Orphans: 10% of insured's average earnings (20% if full orphan) for each child under age 18 (21 if student, no limit if disabled); maximum, 30% of earnings.
Maximum survivor pensions: 100% of temporary disability benefit.
Dependent parent or grandparent (if no widow or orphans survive): same as widow's pension; divided equally if more than 1.
Funeral grant: Cost of burial, up to $500.

Administrative Organization

National Social Security and Welfare Corporation, administration of program; managed by tripartite board of directors.

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Old Age, Disability, Death

First law: 1957.
Current law: 1980.
Type of program: Social insurance system.
Exchange rate: No exchange rate available.

Coverage

All residents. Special system for members of Armed Forces.

Source of Funds

Insured person: 2.625% of earnings. Self-employed, 9.975%.
Employer: 7.35% of payroll.
Government: 0.525% of covered earnings; annual subsidies; also cost of income-tested benefits.
Above contributions also finance sickness, lump-sum grants for pregnancy and childbirth, and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 65 (60 if in hazardous or unhealthy occupations) and 20 years of contribution for full pension.
Retirement from covered employment necessary. Not payable abroad.
Disability pension: 80% loss of earning capacity in last job or other suitable work.
Survivor pension: Insured was pensioner or eligible for pension at death.

Old-Age Benefits

Old-age pension: Full pension, 2.5% of average earnings during last 3 years for each of first 20 years of contribution, plus 2% for each year of contribution in excess of 20.
Minimum pension, 96 dinars a month; maximum, 80% of average earnings.
Dependents' supplements: 4 dinars a month for wife, 2 dinars for each child under age 18 (any age for unmarried daughter).

Permanent Disability Benefits

Disability pension: 50% of full old-age pension, plus 0.5% per year of contribution for each of first 20 years of contribution, and 2% for each year exceeding 20.
Minimum pension, 60 dinars a month plus 50% of earnings; maximum, 80% of earnings.
Dependents' supplements: 4 dinars a month for wife, 2 dinars for each child under age 18 (any age for unmarried daughter).
Constant-attendance supplement: Up to 25% of pension.

Survivor Benefits

Survivor pension: Distribution based on number and relationship of family members of the deceased.
Widows: 30% to 75% of pension of insured paid at any age, depending on number and relationship of other recipients.
Sons: 40% to 75% of pension of insured if one son; up to 100% if more than one. Parents: 15% to 60% of pension.
Brothers and sisters: 15% to 60% of pension of insured.
Funeral grant: Lump sum of 50 dinars.

Administrative Organization

Social Security Fund, administration of program through district and local offices; managed by tripartite board and director-general.
General supervision by national social security committee.
Local supervision by municipal committees.

Sickness and Maternity

First law: 1957.
Current law: 1980.
Type of program: Dual employer liability/social insurance system.

Coverage

Individual employer liability program—Short-term cash benefits for all employees.
Social insurance program—Short-term cash benefits for self-employed; long-term cash benefits and specific medical benefits for employed and self-employed.

Source of Funds

Insured person: Cash benefits, none. Medical benefits, 1.5% of earnings. Self-employed, 5.0% (medical benefits, 3.5%; cash benefits, 1.5%).
Employer: Cash benefits, entire cost for employees; medical benefits, 2.45% of payroll.
Government: Cash benefits, 0.75% of earnings (self-employed only); medical benefits, 1.75% of earnings.

Qualifying Conditions

Cash sickness benefits: 6 weeks of contribution during last 3 months.
Cash maternity benefits: Entry into insurance 6 months before confinement; 4 months' contribution during last 6 months.
Medical benefits: Same contribution conditions as for cash benefits or receiving a pension.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings, payable for up to 1 year.
Maternity benefit: 100% of earnings payable for a total of 3 months.
Maternity grant: 3 dinars per month from 4th month until confinement; maximum: 6 months.
Birth grant: 25 dinars for each birth.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by facilities of Ministry for Social Security.
Includes general and specialist care, hospitalization, maternity and nursing care, essential medical supplies, and rehabilitation.
Patients may be required to pay part of cost of benefits.
Duration: Up to 6 months beyond duration of cash benefits.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.
Wife of insured man receives same medical maternity benefits as insured woman.

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Administrative Organization

National and local administration, see above.

Work Injury

First law: 1957.
Current law: 1980.
Type of program: Dual employer liability/social insurance system.

Coverage

Individual employer liability program—Short-term cash benefits for all employees.
Social insurance program—Short-term cash benefits for self-employed; long-term cash benefits for employed and self-employed.

Source of Funds

Insured person: See sickness and maternity contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 70% of earnings, payable for up to 1 year.

Permanent Disability Benefits

Permanent disability pension: Full pension, if 60% or more disabled, same as old-age pension.
Minimum pension, 60 dinars a month plus 50% of earnings; maximum, 100% of earnings.
Constant-attendance supplement: Up to 25% of pension.
Partial disability: Pension proportionate to degree of incapacity, if 30% to 60%; lump sum payable if 5% to 29% disability.

Workers' Medical Benefits

Medical benefits: Medical treatment and surgery, hospitalization, medicine and appliances, dental care, glasses, and rehabilitation.

Survivor Benefits

Same as under Old Age, Disability, Death, above.

Administrative Organization

National and local administration, see above.

Unemployment

First law: 1973 (no longer in force).
(1980 labor code requires employer to pay dismissal indemnity of 100% of earnings for up to 6 months.)

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Old Age, Disability, Death

First law: 1925.
Current laws: 1956, 1990.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 4 Litas (Lt).

Coverage

Insured workers and permanent residents.

Source of Funds

Insured person: 1% of wage.
Employer: 23% of payroll.
Government: Any deficit. In addition to pensions, the state social insurance budget finances the other social insurance program.

Qualifying Conditions

Old-age pension: 62 years (men) and 60 years (women); plus 30 years of contributions.
Disability pension: Disability involving either permanent or prolonged incapacity for work, from 1 to 30 years of contributions (men) or from 1 to 28 years (women), depending on age.
Survivor pension: The deceased must have been a pensioner, or at the time of death, must have had the length of coverage necessary for award of a disability pension.

Old-Age Benefits

Old-age pension: Basic pension no less than 110% of poverty level (75 Lt on January 1, 1995) and a supplemental pension based on years of coverage and ratio of individual earnings to national average.

Permanent Disability Benefits

Disability pension: Varies according to degree of disability.
Total disability: 100% of old-age pension.
Constant attendance supplement: 50% of basic old age pension.
Partial disability: 50% of old age pension.

Survivor Benefits

Survivor pension: Eligible survivors include: children, up to the age of 18, (24 if student); spouse who has reached old age or is disabled; non-working spouse (some de facto relationships quality) caring for deceased's children under 8.
Amount of benefits: Spouse, 50% of deceased wage earner's total benefit. Children, 25% of deceased's pension for each. Total not to exceed 100% of deceased worker's pension.

Administrative Organization

Ministry of Social Security and Labor; State Social Insurance Fund Council (composition determined by the Government); State Social Insurance Administration; Territorial State Social Insurance Fund Offices (cities and regions).

Sickness and Maternity

First law: 1925.
Current law: 1991 as amended.
Type of program: Social insurance and social assistance systems. Universal system for medical care.

Coverage

Sickness benefits: Persons insured under compulsory or voluntary social insurance.
Medical benefits: All residents.

Source of Funds

Insured person: See pension contributions, above.
Employer: See pension contributions, above.
Government: Any deficit.

Qualifying Conditions

Sickness and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: Employer pays at least 50% of wages for first 3 days, subsequently social insurance pays. 80% of wages (average of preceding 3 months) up to 27 calendar days; 100% from 31st day for four months or determination of disability.
Maternity benefit: 100% of salary (average of preceding 3 months) for insured women. Provided for 70 calendar days before and 56 calendar days after birth. Either parent may take official leave from employment for up to one year to care for new infant and receive child care benefit equal to 60% of wages.

Workers' Medical Benefits

Medical benefits: Provided directly by government health facilities. Cost of medication during stay in permanent medical establishments is covered by the State. In case of outpatient treatment for insured persons, part of the cost of medication is covered by the State social insurance budget.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of family.

Administrative Organization

Ministry of Social Security; Ministry of Health; State social insurance administration and its territorial social insurance departments; Local authorities.

Work Injury

First law: 1991.
Current laws: 1991.
Type of program: Social insurance. Employer liability for compensation governed by state legislation.

Coverage

Wage earners.

Source of Funds

Insured person: See pension contributions.
Employer: See pension contributions.

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Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of wage, payable until resumption of work capacity or determination of disability.

Permanent Disability Benefits

Permanent disability benefit: Same as under disability pension.

Survivor Benefits

Survivor pension: Same as under disability pension.

Administrative Organization

Ministry of Social Protection; State Social Insurance Administration and its territorial social insurance departments.

Unemployment

First law: 1919.
Current law: 1990.
Type of program: Social insurance.

Coverage

Employed workers.

Source of Funds

Insured person: None.
Employer: See pension contributions. (1.6% is transferred to unemployment fund.)
Government: Allocations from State budget in case of deficit.

Qualifying Conditions

Unemployment benefit: Registration with employment exchange. Lack of resources.

Unemployment Benefits

Unemployment benefit: Where claimant has not less than 24 months of contributions over the previous 3 years: first 2 months, 70% of average monthly wage received at last place of work; next 2 months, 60%; next 2 months, 50%. Benefit is paid as from the eighth day after registration and for not more than 6 months in any 12-month period.

Administrative Organization

Ministry of Social Security; Employment Exchange of Lithuania, comprising the national and territorial employment exchanges.

Family Allowances

First law: 1991.
Current law: 1995.

Type of program: Benefits financed by state and municipal budgets provide mean-tested social pensions to families with low income. Small grants are also provided that are not subject to means-testing.

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Old Age, Disability, Death

First laws: 1911 (wage earners) and 1931 (salaried employees).
Current law: 1987 (Social Insurance Code).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 32.13 francs.

Coverage

All economically active persons in the private sector including self-employed.
Special systems for railway and public employees.

Source of Funds

Insured person: 8% of earnings.
Employer: 8% of payroll.
Government: 8% of earnings.
Minimum amount for contribution and benefits purposes: 100% of social minimum wage (42,677 francs per month); maximum, 5 times the social minimum wage (213,387 francs per month).

Qualifying Conditions

Old-age pension: Age 65 (men and women) and 120 months of coverage. An early old-age pension is payable at age 60 with 480 months of paid or deemed coverage.
An early pension is also payable at age 57 with 480 months of paid coverage; retirement necessary.
Retirement may be deferred to age 68.
Disability pension: Under age 65. Inability to perform former occupation or any similar occupation permitted by the person's strength and aptitude. 12 months of coverage during the 3 years before onset of disability, except in cases of accidents or occupational diseases.
Survivor pension: 12 months of coverage in 3 years before insured's death or insured was pensioner at death.

Old-Age Benefits

Old-age pension: Lump-sum of 8,959 francs per month if insured for 40 years.
Benefit is reduced 1/40 for each year less than 40, plus increments equal to 1.78% of revalued lifetime covered earnings per year of completed insurance coverage.
Minimum pension: 36,650 francs per month if insured for 40 years; reduced by 1/40 for each year less than 40. If less than 20 years of insurance, minimum pension is not payable.
Maximum pension: 169,676 francs per month.
Adjustment: Automatic indexation of pensions to changes in cost of living and periodic adjustments according to wage changes.

Permanent Disability Benefits

Disability pension: Same as old-age pension.
If disability occurs before age 55, pension is calculated to age 55 on imputed average earnings of the insured from age 25 to date of 1st payment of pension.
Minimum disability pension: Same as for old-age pension.
Adjustment: Automatic indexation of pension to changes in cost of living and periodic adjustments according wage changes.

Survivor Benefits

Survivor pension: 100% of insured's lump-sum old-age pension, plus 75% of increment earned by insured. Payable to either spouse, including a divorced spouse, based on years of marriage and number of contributions. Benefit is income tested.
Orphans: 1/3 of insured's basic pension, plus 25% of increment earned by insured. Full orphans receive a double pension.
Maximum survivor pensions: 100% of total pension of insured.
Automatic indexation of benefits to changes in cost of living and periodic adjustments according to wage changes.

Administrative Organization

Ministry of Social Security, general supervision.
Old-Age and Invalidity Insurance Institution, administration of program for wage earners. Managed by employee-employer governing body, chaired by government official.
Private Salaried Employees' Pension Fund, administration of program for salaried employees; managed by employee-employer governing body; chaired by government official.

Sickness and Maternity

First law: 1901.
Current law: 1992 (Social Insurance Code).
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Salaried employees and social security beneficiaries.
Special systems for self-employed workers, artisans, and farmers.
Voluntary membership in sickness fund for those not covered compulsorily.

Source of Funds

Insured person: 4.5% (wage earners) or 2.575% (salaried employees) of earnings. Pensioners, 2.5% of pension.
Employer: 4.5% of wages and 2.575% of salaries. Pension insurance institutions, 2.5% of pensions paid.
Government: Variable percentage of contributions to social security programs, whole cost of maternity allowances.
Maximum earnings for contribution purposes: 5 times national minimum reference wage (213,387 francs per month).

Qualifying Conditions

Cash sickness and medical benefits: Membership in sickness fund.
Cash maternity benefits: Membership in fund 6 months in year prior to confinement for entitlement to cash benefits, no minimum waiting period for in-kind maternity benefits.
Maternity allowance: Not entitled to in-kind maternity benefits.
Residency required. Mandatory medical exams before and after birth.

Sickness and Maternity Benefits

Cash sickness benefit: 100% of earnings, payable for up to 52 weeks from 1st day of absence.
Cash maternity benefit: 100% of earnings, payable for 8 weeks before and 8 weeks after confinement (12 weeks if complications,

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multiple births, or if mother nursing child). Parental leave of 8 weeks available upon adoption of child.
Maternity allowance: Lump-sum of 100,270 francs payable for total of 16 weeks.

Workers' Medical Benefits

Medical benefits: Free choice of service provider. Services provided by doctors and hospitals under contract, according to collectively agreed upon fees for service. Includes general and specialist care, hospitalization, laboratory services, maternity care, dental care, appliances, medicines, transportation, and cures. Insured share in the cost of medical benefits: 20% of cost of medicines; 5% for consultations; 20% for home visits, 209 francs a day for hospitalization and 20% for dental care.
Reimbursement for drugs, 40-80% of cost; serious illness, 100%.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Social Security, general supervision.
Administration of benefits by nine funds each responsible for different occupational categories. Funds, managed by elected committees composed of representatives of insured persons and employers.

Work Injury

First law: 1902.
Current laws: 1925 and 1954.
Type of program: Social insurance system.

Coverage

Employees, apprentices, domestic workers, and self-employed.
Special systems for public employees, students, and military.

Source of Funds

Insured person: None (except for self-employed).
Employer: 0.5% to 6% of payroll, according to risk.
Government: 50% of cost of administration, and 1/3 of pension increases due to changes in cost of living and in wage levels.
Maximum salary for contribution and benefit purposes: 213,387 francs per month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.
Payable from 1st day of incapacity for up to 13 weeks.
Benefit is converted to a permanent pension from 14th week.

Permanent Disability Benefits

Permanent disability pension: 85.6% of earnings during last year up to a maximum of 182,593 francs per month, if totally disabled.
Constant-attendance supplement: Up to 100% of base salary.
Child's supplement: 10% of pension for each child under age 18 (27 if student, no limit if disabled) if insured is 50% or more disabled. Not to exceed 100% of base salary.
Partial disability: Percent of full pension proportionate to degree of disability; converted to lump sum after 3 years if disability 10% or less (on request if disability 10%-40%).
Adjustment: Automatic indexation of benefits to changes in cost of living and periodic adjustments according to wage changes.

Workers' Medical Benefits

Medical benefits: Necessary care, including medical treatment and surgery, hospitalization, medicines, appliances, and rehabilitation.

Survivor Benefits

Survivor pension: 42.8% of earnings of insured, or 53.5% if disabled, payable to widow or widower. Upon survivor's remarriage, lump sum is equal to 60 months' pension if under age 50 or 36 months' if aged 50 or over.
Orphans: 21.4% of earnings for each orphan under age 18 (27 if student, no limit if disabled). Other eligible survivors (in absence of above): Parents and grandparents, or caretaker of insured.
Maximum survivor pensions: 85.6% of earnings of insured.
Funeral grant: Lump sum of 1/15 of annual earnings or minimum wage, whichever is higher.
Adjustment: Automatic indexation of benefits to changes in cost of living or periodic adjustment according to wage changes.

Administrative Organization

Ministry of Social Security, general supervision.
Accident Insurance Association, administration of program for workers in industry, agriculture, forestry, and special funds.

Unemployment

First law: 1921.
Current laws: 1976 and 1978.
Type of program: Social insurance system.

Coverage

Employed persons, self-employed persons under certain conditions, recent graduates of schools, and those who have completed vocational training, aged 16-24.

Source of Funds

Insured person: 2.5% special solidarity tax.
Employer: None.
Government: Degree of financing set on a yearly basis by legislation.

Qualifying Conditions

Unemployment benefit: 26 weeks of work in last 12 months. Self-employed persons, 5 years except for special cases; recent graduates, 26 weeks of registered unemployment. Registered at employment office, capable of and seeking work. Unemployment not due to voluntary leaving or refusal of suitable job offer.

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Unemployment Benefits

Unemployment benefit: 80% of base salary during last 3 months up to 2.5 times social minimum wage (2 times after 182 days; 1.5 times after 365 days); recent graduates, 70% of social minimum wage; self-employed persons, 80% of social minimum wage.
Amount reduced for unemployed person living with someone whose earnings exceed 2 times social minimum wage.
Payable for up to 365 days in 24-month period. Extension possible for 12, 9, 6 months for older unemployed; additional extension for hard-to-place unemployed.
Adjustment: Indexed to changes in cost-of-living.

Administrative Organization

Ministry of Labor, general supervision.
Employment Agency, administration of program and payment of allowances.
Local employment offices and clerks of local governments, receipt of claims.

Family Allowances

First laws: 1947 (employed persons) and 1959 (self-employed persons).
Current laws: 1985 (family allowances), 1977 (birth allowances), 1980 (maternity allowance), 1986 (return to school allowances), and 1988 (education allowance).
Type of program: Dual social insurance and universal system.

Coverage

All children who are raised or legally domiciled in country. (Payable to nonresident children of foreign workers.)

Source of Funds

Insured person: Employee, none. Self-employed professional, 0.7% of net income.
Employer: None.
Government: 1.7% of private sector employer contributions; entire cost of administration and birth, maternity and education allowances.
Maximum salary for contribution purposes: 213,387 francs per month.

Qualifying Conditions

Family allowances: Child must be under age 18 (27 if student, no limit if disabled before age 18).
Birth allowance: Proof of prescribed medical examinations and mother resident in Luxembourg.
Maternity allowance: Mother must be resident of Luxembourg.
School reentry allowances: Payable to families with 1 or more children aged 6-18 (27 if student) who are eligible for family allowances.
Education allowances: All residents who are raising 1 or more children in country for whom they receive family allowances.

Family Allowance Benefits

Family allowances: 3,211 francs per month for 1 child; 8,669 francs per month for 2 children; 17,573 per month for 3 children; and 8,904 francs a month each additional child; plus 522 francs a month per child aged 6-11 and 1,566 francs each if aged 12 or over.
Supplementary allowance of 2,141 francs per month added for seriously disabled child.
Birth allowances: 56,213 francs, payable in 3 equal installments as prenatal allowance, birth grant, and postnatal allowance.
Maternity allowances: 100,270 francs for total of 16 weeks.
School reentry allowances: 3,655 francs for 1 child over age 6; 5,222 francs if over age 12. 6,226 francs per child if there are 2 children over age 6; 7,833 francs if over age 12. 8,662 francs per child if there are 3 or more children over age 6; 10,190 if over age 12.
Education allowances: 15,667 francs per month.
Adjustment: Indexed to changes in cost-of-living.

Administrative Organization

Ministry of the Family, general supervision.
National Family Allowance Fund, administration of allowances.

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Old Age, Disability, Death

First and current law: 1969.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 3,795 francs.

Coverage

Employed persons.
Exclusions: Temporary and casual workers.
Special systems for public employees.

Source of Funds

Insured person: 1% of earnings.
Employer: 3.5% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 100,000 francs a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women). For seamen and those incapacitated for work, age 55 (men) and 50 (women). 15 years of insurance (unless working before 1969) and 28 quarters of contribution during last 10 years (some prior service credited). Retirement from employment necessary.
Disability pension: Loss of 60% of capacity for work. 10 years of insurance; contribution conditions as for old-age pension. Payable to men at age 55 or to women and seamen at age 50.
Survivor pension: Insured person met conditions for old-age pension or was pensioner at death.

Old-Age Benefits

Old-age pension: 30% of minimum wage, plus 20% of average earnings during last 10 years. Increment of 1% of earnings for each year of contribution beyond 10 years (some prior service credited). Dependent's supplement: 10% of pension for spouse starting at retirement age. Minimum pension: 60% of minimum wage; maximum, 40% of average earnings or 75% including supplements. Proportionally reduced pension payable if insufficient quarters of contribution in last 10 years, but at least 100 quarters (men) or 80 quarters (women) in entire working career.
Assistance allowance payable to workers aged 60 (men) or 55 (women) with 15 quarters of employment before 1969. Refund of contributions plus 2% interest per year, if ineligible for pension but at least 4 quarters of contribution.
Adjustment: Pensions adjusted to changes in wages.

Permanent Disability Benefits

Disability pension: 80% of old-age pension that would have been payable if worker had worked until pensionable age.

Survivor Benefits

Survivor pension: 30% of average earnings of insured, payable to widow of pensionable age.
Orphans: 15% of average earnings each for 1st and 2nd orphan, 10% for each subsequent orphan. Full orphans, 20% of earnings each.
Dependent parents and grandparents: 10% of average earnings each, payable to those of pensionable age; maximum, 30% of average earnings.
Maximum survivor pension: 85% of average earnings of insured.

Administrative Organization

Ministry of Labor and Social Legislation, general supervision.
National Social Insurance Fund, administration of program. Since May, 1992, managed by an administrative council composed of representatives of employees and of the Ministries of Labor and Social Legislation; Finance; Health; as well as the Ministry of Population and Social Conditions, and the Fund's Director General.

Sickness and Maternity

First law: 1952.
Current law: 1963.
Type of program: Social insurance system. Maternity benefits only. (Labor code requires employers to provide 100% of earnings during 1st month of sick leave, with 50% of earnings paid during 2nd to 6th month under special circumstances. Employer also pays 50% of earnings to female employees for up to 14 weeks of maternity leave if ineligible for maternity benefit.)

Coverage

Employed women.

Source of Funds

Insured person: None.
Employer: See family allowance contributions, below.
Government: None.

Qualifying Conditions

Maternity benefits: 6 months of insured employment.

Sickness and Maternity Benefits

Maternity benefit: 50% of earnings. Payable for 6 weeks before and 8 weeks (11 weeks if complications) after confinement.

Workers' Medical Benefits

Medical benefits: Working women receive reimbursement for costs of medical care during pregnancy and confinement, up to maximum of 25,000 francs. (Labor code requires employers to provide certain medical services to employees and their dependents.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Labor and Social Legislation, general supervision.
National Social Insurance Fund, administration of program.

Work Injury

First law: 1925.
Current law: 1969.
Type of program: Social insurance system.

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Coverage

Employed persons, members of cooperatives, farmers, students, apprentices, seamen, and prisoners performing manual labor.

Source of Funds

Insured person: None.
Employer: 1.25% of payroll.
Government: None.
Maximum earnings for contribution purposes: 100,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings up to 6,000 francs a day.
Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of annual wage multiplied by the degree of incapacity.
Partial disability: Average earnings multiplied by 1/2 the percentage of incapacity for the portion of disability between 10% and 50%, and by 150% of the percentage of incapacity for the portion above 50%.
Minimum and maximum benefits established by formula.
Lump sum payable if 10% disability or less.
Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of average earnings of insured, payable to widow.
Orphans: 15% of average earnings each for 1st and 2nd orphan, 10% for each subsequent orphan; 20% for each full orphan.
Dependent parents and grandparents: 10% of average earnings each; maximum, 30%.
Maximum survivor pensions: 85% of average earnings.
Funeral grant: Lump sum of 100,000 francs.

Administrative Organization

Ministry of Labor and Social Legislation, general supervision.
National Social Insurance Fund, administration of contributions and benefits.

Family Allowances

First law: 1956.
Current law: 1969.
Type of program: Employment-related system.

Coverage

Employed persons, students, and apprentices with 1 or more children. Unemployed workers eligible for a maximum of 6 months under certain conditions. Special systems for public employees. Must be resident of Madagascar or France.

Source of Funds

Insured person: None.
Employer: 8.25% of payroll.
Government: None.
Maximum earnings for contribution purposes: 100,000 francs a month.
Above employer contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice; 21 if student, unmarried daughter caring for children, or disabled). Parent must have had 6 months of employment and be currently working 20 days (or 134 hours) a month (or be widow of beneficiary). Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,100 francs a month for each child.
Prenatal allowance: 1,100 francs a month for 9 months.
Birth grant: Lump sum of 13,200 francs for each birth, payable in 12 installments. Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Social Legislation, general supervision.
National Social Insurance Fund, administration of program.

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Old Age, Disability, Death

Special system for public employees only.
Exchange rate: U.S.$1.00 equals 16.60 kwacha.

Sickness and Maternity

Some medical services available free to population in government health centers and hospitals.

Work Injury

First law: 1944.
Current law: 1990.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons. Exclusions: Casual workers, family labor, and members of armed forces.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Percentage of earnings based on schedule. Minimum: 26 times minimum monthly wage.
Payable after 3-day waiting period until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings, if totally disabled; minimum, 54 times minimum monthly wage.
Partial disability: Lump sum proportionate to degree of disability, according to schedule in law.

Survivor Benefits

Survivor benefit: Lump sum of 42 months' earnings, less any disability benefit paid to deceased, payable to dependents; minimum, 42 times minimum monthly wage. Reduced amounts paid if survivors only partially dependent on deceased.
Funeral grant (if no surviving dependent): Cost of burial paid by employer.

Administrative Organization

Ministry of Labor, enforcement of law.
Employers may insure liability with private insurance companies.

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Old Age, Disability, Death

First and current laws: 1951 (provident fund) and 1969 (disability insurance).
Type of program: Dual provident fund (lump-sum benefits and periodic payments) and social insurance systems (disability only).
Exchange rate: U.S.$1.00 equals 2.55 ringgits (M$).

Coverage

Provident fund: Employed workers.
Exclusions: Teachers and members of Armed Forces who belong to equivalent private plans.
Voluntary coverage for domestic workers and self-employed.
Disability pension: Employees earning less than M$2,000 a month (or earning less than M$2,000 a month when first covered), casual workers and domestics.
Voluntary coverage for those earning more than M$2,000 upon agreement by employer and employee.
Special system for public employees.

Source of Funds

Insured person— provident fund: 10% of earnings according to 306 wage classes. **Disability insurance**, approximately 0.5% of earnings according to 24 wage classes.
Employer— provident fund: 12% of payroll according to wage classes. **Disability insurance**, approximately 0.5% of payroll according to wage class.
Government: None.

Qualifying Conditions

Old-age benefit— provident fund: Age 55 and retirement from employment. Payable at any age if emigrating from country permanently.
Disability benefits— provident fund: Permanently incapacitated before age 55. **Disability pension,** 24 months of contribution in last 40 months, or in 2/3 of months since entry into insurance with minimum of 24 months; reduced pension if contributions in 1/3 of months, with minimum of 24 .
Survivor benefits—provident fund: Nomination as beneficiary by insured. Survivor pension, death occurs while in receipt of disability pension or before age 55.
Death benefit: Insured was under age 60 at death.

Old-Age Benefits

Old-age benefit—provident fund: Lump sum equal to total employee and employer contributions plus compound interest. Employee may receive up to 30% of benefit at age 50 without retirement.
The contributions made for each member are separated into 3 accounts, each with different requirements for withdrawal:

1 60% of the contributions are placed into an account which the member cannot access until age 55;

2 30% go into an account from which withdrawals may be made at age 50; and

3 10% go into an account which may only be utilized for the treatment of critical illnesses approved by the Board.

Permanent Disability Benefits

Disability pension: 50% of earnings plus 1% of earnings for each 12 months of contribution over 24 months.
Maximum pension, 65% of earnings. Minimum pension, M$171.43 per month.
Reduced pension: 50% of earnings.
Minimum pension, M$171.43 per month.
Maximum earnings for disability benefit purposes: M$2,000 a month.
Disability benefit—provident fund: Lump sum equal to total employee contributions, if ineligible for pension and permanently incapacitated.
Constant-attendance supplement: 40% of pension; maximum, M$500 per month.

Survivor Benefits

Survivor pension: 60% of actual or potential disability pension of the deceased, payable to widow.
Orphans: 40% (60% if no widow) of actual or potential disability pension of the deceased, payable to each orphan under age 21 (up to first university degree level if in school).
Maximum survivor pension: 100% of actual or potential disability pension.
Survivor benefit—provident fund: Lump sum equal to total employee and employer contributions plus compound interest. Payable to nominated survivors or legal heirs.
Death benefit (payable in addition to survivor benefit): Lump sum equal to a percentage of total contributions, based on insured's age at death and number of years of contribution.
Funeral grant: M$1,000 payable to widow, widower, elder surviving son, elder surviving daughter, and parents.

Administrative Organization

Ministries of Finance and Human Resources, general supervision.
Social Security Organization and Employees Provident Fund, administration of program; managed by tripartite governing Board.

Sickness and Maternity

Medical care available in government dispensaries, hospitals, and rural health centers. Nominal fees charged for persons able to pay.

Work Injury

First law: 1929.
Current law: 1969.
Type of program: Social insurance system.

Coverage

Employees earning less than M$2,000 a month, or (earning less when first covered, or voluntary agreement by employer and employee), self-employed, casual workers, and domestic servants.

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Special system for public employees.

Source of Funds

Insured person: None.
Employer: 1.25% of payroll according to 24 wage classes.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 80% of earnings. Minimum: M$8 a day. Payable after 4-day waiting period. Paid retroactively for waiting period if disability lasts 5 days for duration of disability.

Permanent Disability Benefits

Permanent disability pension: 90% of earnings, if totally disabled. Minimum: M$8 a day. Up to one-fifth of contributions may be taken as a lump-sum payment.
Constant-attendance supplement: 40% of pension. Maximum, M$500 per month.
Partial disability: Percent of full pension proportionate to degree of disability.

Workers' Medical Benefits

Medical benefits: Necessary medical treatment, hospitalization, medicines, artificial limbs and other prosthetic appliances, and physical and vocational rehabilitation. Care provided in government hospitals and by a panel of physicians on contract with Social Security Organization.

Survivor Benefits

Survivor pension: 60% of permanent disability pension of deceased payable to widow.
Orphans: 40% (60% if no widow) of permanent disability pension of deceased for each orphan under age 21 (up to first university degree level if in school); maximum, 100% of pension.
Other eligible survivors (in absence of above): Parents, brothers, sisters, and paternal grandparents.
Funeral grant: Up to M$1,000 payable to eldest survivor of insured or whoever incurred the expense.

Administrative Organization

Ministry of Human Resources, general supervision.
Social Security Organization, administration of work-injury program; managed by tripartite governing Board.

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Old Age, Disability, Death

First law: 1961.
Current laws: 1962 and 1986 (old-age and death only).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 536 CFA francs.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: 3.6% of earnings.
Employer: 5.4% of payroll.
Government: None.

Qualifying Conditions

Old-age pension: Age 55 (or from age 50, with 5% reduction per year under age 55) with at least 10 years of contributions.
Unreduced pension at age 50 if deemed incapacitated for work.
Retirement from all gainful activity.
Not payable abroad unless reciprocal agreement.
If no agreement, insured's contributions refunded at retirement upon permanent departure from country.
Disability pension: At least 5 years of coverage and incapacity prevents earning two-thirds of income of workers in similar circumstances.
Disability is reviewed every 6 months.
At age 50 benefit is converted to early retirement pension.
Survivor pension: Deceased was pensioner or met pension requirements at death.
Widow or widower must have been married for at least 2 years.
Children must qualify for family allowance.
Survivor allowance: Payable to widow of insured person with at least 10 years of coverage.

Old-Age Benefits

Old-age pension: Base equal to 1/60 of earnings in the last 5 years before retirement.
Minimum pension: 60% of minimum wage.
Child's supplement: 10% of the pension up to 50% of the pension payable (according to pension law of 1962). Family allowances of 500 CFA francs a month for each child replace the child's supplement for pension granted under the 1986 law.
Adjustment: Pensions adjusted automatically for changes in cost of living.

Permanent Disability Benefits

Disability pension: Same as for old-age pension.
Minimum pension: 60% of minimum wage.
Adjustment: Pensions adjusted automatically for changes in cost of living.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow (or widower) of any age. If more than 1 widow, pension is divided equally.
Survivor allowance (if ineligible for pension above): Lump sum equal to 6 months of pension.
Orphans: 10% of pension of insured for each dependent orphan; maximum, 50% of pension.
Adjustment: Pensions adjusted automatically for changes in cost of living.

Administrative Organization

Ministry of Health, Solidarity, and Aged Persons, general supervision.
National Social Insurance Institute, administration of program; managed by tripartite board and director general.

Sickness and Maternity

First law: 1952.
Current law: 1962.
Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed persons.

Source of Funds

Insured person: None.
Employer: 2% of payroll.
Government: None.

Qualifying Conditions

Cash maternity benefits: 9 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Employers required to provide paid sick leave for employees.)
Maternity benefit: 100% of earnings.
Payable for 6 weeks before and 8 weeks (11 weeks if complications) after confinement.

Workers' Medical Benefits

Medical benefits: Working women receive necessary medical care during pregnancy and confinement.
Employers required to provide certain medical services and medicines to own employees and their families, in part through joint interemployer medical services program operated by National Social Insurance Institute.

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.
Wife of insured receives same maternity care as insured woman; also prenatal allowance and birth grant (under family allowances).

Administrative Organization

Ministry of Health, Solidarity, and Aged Persons, general supervision.
National Social Insurance Institute, administration of program.

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Work Injury

First law: 1932.
Current law: 1962.
Type of program: Social insurance system.

Coverage

Employed persons, members of cooperatives, and apprentices.
Special systems for public employees and seamen.

Source of Funds

Insured person: None.
Employer: 1% to 4% of payroll, according to industry and risk in establishment.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.
Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%. Maximum, 900,000 CFA francs a year.
Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured, payable to widow or widower.
Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional, or 20% for each full orphan under age 14 (18 if apprentice, 21 if student or disabled).
Dependent parents and grandparents: 10% of earnings each; maximum, 30%.
Maximum survivor pensions: 85% of earnings.
Funeral grant: Cost of burial.

Administrative Organization

Ministry of Health, Solidarity, and Aged Persons, general supervision.
National Social Insurance Institute, administration of contributions and benefits.

Family Allowances

First law: 1955.
Current law: 1962.
Type of program: Employment-related system.

Coverage

Employees with 1 or more children.
Special system for public employees.

Source of Funds

Insured person: None.
Employer: 8% of payroll.
Government: Subsidies covering deficits.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice, 21 if student or disabled). Proof of pediatric care for pre-school children.
Parent must have had 9 consecutive months of employment and be currently working 18 days a month (or be widow or widower of beneficiary).
Prenatal allowance and birth grant subject to medical examinations and care specified in law.

Family Allowance Benefits

Family allowances: 500 CFA francs a month for each child.
Prenatal allowance: 4,089 CFA francs.
Birth grant: 5,450 CFA francs for each birth payable in 3 installments.
Some maternity and child health and welfare services also provided.

Administrative Organization

Ministry of Health, Solidarity, and Aged Persons, general supervision.
National Social Insurance Institute, administration of program.

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Old Age, Disability, Death

First law: 1956 (old-age and death) and 1965 (disability).
Current law: 1987.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 0.37 Maltese lira (Lm).

Coverage

Residents age 16 and over, and citizens employed outside Malta by foreign employers having a place of business in Malta.
Exclusion: Non-gainfully employed married women and full-time students.

Source of Funds

Insured person: Employee, 8.3% of basic wage; minimum and maximum contributions, Lm3.05 and Lm9.38 a week, respectively (flat rate of Lm1.69 a week if under age 18); self-employed, Lm4.90 to Lm14.20 a week, depending on net income from self-employment and other sources.
Employer: 10% of basic wage; minimum and maximum contributions, Lm3.66 and Lm11.25 a week respectively per employee (Lm2.02 a week for employees under age 18).
Government: 50% of total contributions.
Maximum basic wage (employed person) or net income (self-employed person) for contribution purposes: Lm5,851 and Lm4,799 per year, respectively.
Maximum basic wage or net income for payment of earnings-related pension: Lm5,851 per year.
Maximum basic wage or net income for pensionable income purposes where a *service* pension from the employer is also payable: Lm6,750 per year.
Above contributions also finance sickness, work-injury, unemployment, and family allowance benefits.

Qualifying Conditions

Old-age pension: Age 61 (men) or 60 (women). 156 weeks of paid contributions, with annual average of 50 weeks paid or credited
Reduced pension if 20-49 weeks under flat-rate pension scheme or 15-49 weeks under earnings-related scheme.
Earned income, whether through employment or self-employment, must not exceed national minimum wage (Lm36.63 per week) until age 65.
Payable abroad.
Disability pension: Total permanent incapacity for suitable full-time or regular part-time work. 250 weeks of paid contributions as employee or self-employed, with annual average of 50 weeks paid or credited. Reduced pension if 20-49 weeks.
Survivor pension: Widow: 156 weeks of contributions paid by deceased, with annual average of 50 weeks paid or credited.
Reduced pension if 20-49 weeks under flat-rate pension scheme or 15-49 weeks under earnings-related scheme.
Earned income must not exceed minimum wage. Widows below age 60 with children below age 16 qualify for their pension regardless of their income.
Orphan: Both parents deceased. One parent must have been a citizen of Malta and had at least 1 week of contribution at time of death.

Old-Age Benefits

Old-age pension: Benefits vary, depending upon whether:

1. contributions were paid before or after January 22, 1979, when an earnings-related benefit was introduced;
2. a *service* pension is payable by the employer, which causes reductions in the social security benefit; and
3. the person is married and supporting his wife.

Benefits for persons who paid contributions only before January 22, 1979, range from Lm12.85 to Lm35.67 per week.
Earnings-related benefits, which can be as much as Lm75.01 per week, are 2/3 of the yearly average of the best 3 consecutive years in the last 10 years before retirement for employees, and the last 10 consecutive years before retirement for self-employed persons.
Adjustment: Based on increases in wages and prices.

Permanent Disability Benefits

Disability pension: Benefits vary, depending upon whether a service pension is payable and whether the person is married and supporting his wife. Benefits range from Lm11.31 to Lm31.67 per week.
Adjustment: Based on increases in prices.

Survivor Benefits

Survivor pension: Widow: Benefits vary, depending upon whether contributions were paid before or after January 22, 1979, and whether a widow's pension is payable by the husband's employer.
The highest benefit for persons who paid contributions only before January 22, 1979, is Lm27.35 per week.
Earnings-related benefits, which can be as much as Lm62.50 per week, are 5/9 of the yearly average of the best 3 consecutive years in the last 10 years before her husband's death or retirement on age or medical grounds for employees, and the last 10 consecutive years before her husband's death or retirement for self-employed persons.
Adjustment: Based on increases in wages and prices.
Remarriage grant: Upon remarriage, widow forfeits survivor pension and receives lump-sum equal to 52 weeks of pension.
Orphan: Lm8.75 per week for each orphan under age 16; Lm18.45 for each orphan between age 16 and 21, provided orphan is not gainfully employed. If the orphan is gainfully employed, but his gross earnings are less than the minimum wage, then the allowance is reduced to bring the total of such allowance and gross earnings to an amount equivalent to the minimum wage.
Adjustment: Based on increases in prices.

Administrative Organization

Ministry of Social Security, general supervision.
Department of Social Security, administration of program; managed by Director of Social Security.

Sickness and Maternity

First law: 1956 (sickness) and 1981 (maternity).
Current law: 1987.
Type of program: Social insurance system. Cash benefits only.

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(The Conditions of Employment (Regulation) Act requires employers to provide 100% of earnings for 13 weeks' maternity leave.)

Coverage

Sickness benefits: Employees and self-employed persons.
Maternity benefits: Resident citizens.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Cash sickness benefits: 50 weeks of paid contributions and 20 weeks paid or credited during the contribution year prior to the benefit year in which the claim was filed.
Maternity benefits: Maltese citizenship and residence in Malta and, if previously in employment, not entitled to maternity leave under the Conditions of Employment (Regulation) Act.

Sickness and Maternity Benefits

Sickness benefit: Lm4.15 per day for married men who are supporting their wives; Lm2.55 per day for other persons.
Benefit is payable from 4th day of incapacity for up to 156 benefit days per year or up to maximum of 312 benefit days per year if person undergoes major surgery or suffers severe injury (not work-related) or is afflicted by serious disease requiring long treatment before person may resume work; total number of benefit days during a 2-year period may not exceed 468. In no case may total number of such benefit days (starting from the first ever benefit day paid) exceed the total number of contributions paid since person's first entry into scheme.
Maternity benefit: Lm6.30 a week, payable for 8 weeks before and 5 weeks after confinement.

Administrative Organization

See Administrative Organization for pensions, above.

Work Injury

First law: 1929.
Current law: 1987.
Type of program: Social insurance system.

Coverage

Employees and self-employed persons who suffer business interruption as a result of work injury.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

One week of contributions.

Temporary Disability Benefits

Temporary disability benefit: Lm6.85 a day for married men who are supporting their wives, Lm4.85 a day for other persons.
Payable from 4th day of injury for up to 12 months.

Permanent Disability Benefits

Permanent disability pension: For disabilities of 90% or more, a full disability pension (see Permanent Disability Benefits under Old Age, Disability, Death, above) regardless of number of contributions paid and/or credited.
For disabilities between 20% and 89%, pension ranges from Lm3.43 to Lm15.25 per week.
For disabilities between 1% and 19%, lump sum gratuity ranging from Lm55 to Lm1,045.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and rehabilitative treatment and medicines.

Survivor Benefits

Survivor pension: Widows: A full widow's pension (see Survivors Benefits under Old Age, Disability, Death, above), regardless of number of contributions paid and/or credited.
Orphans: Same as for Survivor Benefits under Old Age, Disability, Death, above.
Dependent parents: Lm29.30 for married men who are supporting their wives, Lm24.42 for other persons.

Administrative Organization

See Administrative Organization for pensions above.

Unemployment

First law: 1956.
Current law: 1987.
Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Employed person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Unemployment benefit: 50 weeks of paid contributions and 20 weeks paid or credited during contribution year prior to benefit year in which claim was filed. Person must be registered as unemployed, capable, and readily available for work.

Unemployment Benefits

Unemployment benefit: Lm2.40 per day for married men who are supporting their wives, Lm1.45 per day for other persons.
Special unemployment benefit: Payable to head of household in lieu of unemployment benefit, provided head of household satisfies

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means-test. Rate: Lm4.35 per day for married men who are supporting their wives and Lm2.70 per day for other persons.
Payable from first day of unemployment for up to 156 benefit days. After that, person will not requalify for such benefits unless he re-engages in employment for at least 13 weeks. In no case may the total number of such benefit days (starting from the first ever benefit day paid) exceed the total number of contributions paid since the person's first entry into the scheme.

Administrative Organization

See Administrative Organization for pensions above.

Family Allowances

First law: 1974 (child allowances); 1977 (special allowances); 1988 (handicapped child allowances and parental allowances); and 1989 (family bonuses).
Current law: 1987.
Type of program: Social insurance system/public assistance.

Coverage

All resident Maltese citizens who are employed or self-employed and persons who receive any contributory benefit/pension or means-tested non-contributory social assistance/pension.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same. Full financing of child handicapped allowance, parental allowance, and family bonus schemes.

Qualifying Conditions

Family allowances: Child must be under age 16.
Special allowances: Age 16 or over and not gainfully employed. Also, a full-time student and not being paid for his studies; or registered as unemployed, never gainfully employed, and not already entitled to any social benefits.
Child handicapped allowances: Child must be entitled to a child allowance or special allowance and suffering from cerebral palsy, a severe mental abnormality; or severely physically handicapped or blind. Not receiving a social security pension for such handicap.
Parental allowance: The mother must not be gainfully employed, the child must be under age 11 and entitled to a child allowance, and the total income of both parents must not exceed Lm2,808 per year.
Family bonus: Child must be entitled to a child allowance or special allowance.
There is a waiting period of 3 months for those who have been away from Malta for more than 3 months except where such absence was due to schooling, medical treatment, or work in the Foreign Service.

Family Allowance Benefits

Family allowances: Lm3.50 a week for 1st child, Lm2.70 for second, Lm1.70 for third, and Lm1.00 for each subsequent child.
Special allowance: Lm1 a week per full-time student, and Lm0.40 per week per child who registers for employment.
Child handicapped allowance: Lm3 per week per child.
Parental allowance: Lm2 per week per mother.
Family bonus: Lm1 per week per family.
Payment of all family allowances is made directly to the mother, provided she has effective custody of the children. If, as a result of a *de facto* or *de jure* separation of the couple, it is the father who has effective custody, then the family allowances (excluding the parental allowance) are paid directly to him.

Administrative Organization

See Administrative Organization for pensions, above.

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Old Age, Disability, Death

First law: 1967.
Current law: 1990.
Type of program: Social insurance system.
Exchange rate: Currency is the U.S. dollar.

Coverage

Gainfully occupied persons, including self-employed.
Exclusions: Casual labor under certain circumstances.

Source of Funds

Insured person: 5% of earnings. Self-employed, 10% of 3/4 of gross revenue.
Employer: 5% of payroll. Small business, 10% of twice the salary of the highest paid employee.
Government: None, except for contribution as employer.
Maximum earnings for contribution and benefit purposes: $5,000 a quarter.

Qualifying Conditions

Old-age pension: Age 55 with 80 quarters of coverage, or age 60 and 1 quarter of coverage for each year after June 1968, up to age 60.
Disability pension: Incapacity for substantial gainful activity due to impairment likely to last 1 year or result in death. 1 quarter of coverage for each year after June 1968 (or since age 21, if later), with at least 12 quarters of coverage; also, 6 quarters of coverage during last 40 quarters.
Survivor pension: Deceased had 1 quarter of coverage for each year after June 1968 (or since age 21, if later) or at least 6 quarters of coverage in 40 quarters preceding death.
Pension reduced $1 for each $3 of earnings above $750 a quarter for those who are less than 62 years old. Payable abroad to citizens if reciprocity exists.

Old-Age Benefits

Old-age pension: 2% of indexed covered earnings, plus 14.5 of the first $11,000 of cumulative covered earnings, plus 0.7% of cumulative covered earnings in excess of $11,000 but not in excess of $44,000.
Minimum: $116.10 a month.
Dependents' allowance: None.

Permanent Disability Benefits

Disability pension: Same as old-age pension.
Minimum: $116.10 a month.
Dependents' allowance: None.

Survivor Benefits

Survivor pension: 100% of deceased's pension, payable to widow or widower at any age.
Orphans: 25% of deceased's pension for each orphan under age 18 (22 if student; no age limit if invalid before age 22).
Minimum survivor pension: $116.10 a month; maximum, 100% of insured's pension.

Administrative Organization

U.S. Social Security Administration, administration of program.

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Old Age, Disability, Death

First law: 1965.
Current law: 1967.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 123 ouguiyas.

Coverage

Employed persons and students in trade schools.
Special system for public employees.

Source of Funds

Insured person: 1% of earnings.
Employer: 2% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 35,000 ouguiyas a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women); payable 5 years earlier if *prematurely aged.* 20 years of insurance and 60 months of contribution in last 10 years (including those under prior private program).
Retirement from gainful employment necessary.
Not payable abroad unless under reciprocal agreement.
Disability pension: Permanent loss of 2/3 of earning capacity.
5 years of insurance and 6 months of contribution in last 12 months.
No qualifying period required if disability due to nonoccupational accident; if occupational accident, see Work Injury.
Survivor pension: Deceased was pensioner, met pension requirements, or had 180 months of contribution at death.

Old-Age Benefits

Old-age pension: 20% of average earnings during last 3 or 5 years, (whichever is higher) plus 1.33% of earnings for each 12 months of insurance beyond 180 .
Minimum pension, 60% of highest minimum wage; maximum, 80% of earnings.
Dependents' supplements: See Family Allowances, below.
Old-age settlement: 1 month's wages per year of insurance, if ineligible for pension.
Adjustment: Periodic adjustment of pensions to cost-of-living changes.

Permanent Disability Benefits

Disability pension: 20% of average earnings during last 3 or 5 years (whichever is higher), plus 1.33% of earnings for each 12 months of insurance beyond 180.
(Years under age 60 (men) or 55 (women) at time of claim credited as 6-month periods.)
Minimum pension: 60% of highest minimum wage; maximum, 80% of earnings.
Dependents' supplements: See Family Allowances, below.
Constant-attendance supplement: 50% of pension.
Adjustment: Periodic adjustment of pensions to cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of accrued pension of insured, payable to widow age 50 or disabled and to dependent disabled widower.
(If qualifying period not met, widow receives lump-sum grant equal to 1 month's pension of insured for each 6 months of insurance.)
Orphans: 25% of pension of insured for each orphan under age 14 (21 if student; no limit if disabled), or 40% if full orphan.
Maximum survivor pensions: 100% of insured's pension.
Adjustment: Periodic adjustment of pensions to cost-of-living changes.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports, general supervision.
National Social Security Fund, administration of program; managed by tripartite board.

Sickness and Maternity

First laws: 1952 (cash maternity benefits) and 1963 (medical benefits).
Current laws: 1967 (cash maternity benefits) and 1976 (medical benefits).
Type of program: Social insurance system. Cash maternity and medical benefits only.

Coverage

Cash maternity benefits: Employed women.
Medical benefits: Employed persons covered under labor code and their dependents.

Source of Funds

Insured person: None.
Employer: 2% of payroll.
Government: None.
Maximum earnings for contribution purposes: 35,000 ouguiyas a month.
Cash maternity benefits financed under family allowance program (see below).

Qualifying Conditions

Cash maternity and medical benefits: 12 months' insurance and 54 days employment in last 3 months.

Sickness and Maternity Benefits

Sickness benefit: None under insurance.
Maternity benefit: 100% of earnings, payable up to 14 weeks, including 8 weeks following confinement.

Workers' Medical Benefits

Medical benefits: Employers required to provide medical services for their employees and their families through employer medical service program, or through joint inter-employer medical service program for firms with fewer than 750 workers, managed by National Social Security Fund.

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Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. See also Family Allowances, below.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports, general supervision.
National Social Security Fund, administration of program.

Work Injury

First law: 1932.
Current law: 1967.
Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.
Employer: 3% of payroll (or 2.5% if employer provides medical care and temporary disability benefits).
Government: None.
Maximum earnings for contribution and benefit purposes: 35,000 ouguiyas a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings.
Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of earnings, if totally disabled.
Constant-attendance supplement: 50% of pension.
Partial disability: Percentage of full pension proportionate to degree of disability (lump sum of 3 years' pension if disability under 15%).

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, house calls, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 20% of earnings of insured.
Payable to widow or disabled widower.
Orphans: 10% of insured's earnings for each orphan, or 15% if full orphan.
Dependent parents and grandparents: 10% of earnings each.
Maximum survivor pensions: 100% of insured's pension.
Funeral grant: 30 days' earnings.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports, general supervision.
National Social Security Fund, administration of contributions and benefits.

Family Allowances

First law: 1955.
Current law: 1967.
Type of program: Employment-related system.

Coverage

Employed persons with 1 or more children.
Special system for public employees.

Source of Funds

Insured person: None.
Employer: 8% of payroll.
Government: None.
Maximum earnings for contribution purposes: 35,000 ouguiyas a month.
Above employer contributions also finance cash maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 14 (21 if apprentice, student, or disabled).
Parent must be currently working 18 days a month (or be widow of beneficiary).
Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 300 ouguiyas a month for each child.
Prenatal allowance: 240 ouguiyas for every month of pregnancy (paid in 3 installments).
Birth grant: Lump sum of 2,880 ouguiyas for each of first 3 births.
Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports, general supervision.
National Social Security Fund, administration of program.

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Old Age, Disability, Death

First law: 1951.
Current law: 1976.
Type of program: Dual universal and social insurance systems.
Exchange rate: U.S.$1.00 equals 18.01 rupees (Rs).

Coverage

Universal pension: All residents.
Earnings-related pension: All employees.
Special systems for public employees and certain occupations with equivalent private programs.
Voluntary affiliation under earnings-related program for those not covered compulsorily.

Source of Funds

Insured person: Universal pension, none. Earnings-related pension, 3% of earnings. Voluntarily covered, 6%.
Employer: Universal pension, none. Earnings-related pension, 6% of payroll (10.5% in sugar industry).
Government: Universal pension, whole cost. Earnings-related pension, any deficit.
Minimum earnings for contribution purposes: Rs20 daily, Rs121 weekly, Rs525 monthly.
Maximum earnings for contribution and benefit purposes: Rs50,820 yearly.
Above contributions also finance work-injury benefit program.

Qualifying Conditions

Old-age pension: Age 60. 12 years of residence after age 18 for nationals under age 70. No residence requirements if age 70 or older. Foreigners must have 15 years' residence after age 40.
Disability pension: For earnings-related pension, 60% disabled for at least 12 months; for universal pension under age 60, no residence requirement for nationals. Foreigners must have 5 years' residence during the 10 years preceding claim, and must have been resident during the entire year preceding claim.
Survivor pension: For earnings-related pension, deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: Universal pension: Rs630 a month until age 75; Rs790 to age 90; Rs3,755 age 90 and above. An additional Rs630 payable if 100% disabled, or at least 60% disabled and needing constant attendance (Rs90 a month if in government-supported institution).
Earnings-related pension: 0.83% (1.66% if age 40 when program introduced) of earnings for each year of contribution, limited to an amount not to exceed one-third of former earnings. For employees in sugar industry, 1.25% of earnings (2.5% if age 40 when program introduced) for each year of contribution, limited to one-half of former earnings.
Adjustment: Pension amounts adjusted each year by ministerial decree.
Minimum pension: Rs157 a month.
Centenarian grant: Rs10,000.

Permanent Disability Benefits

Disability pension: Universal pension: Rs630 a month (Rs a month if in government-supported institution).
Earnings-related pension: 16.66% (25% in sugar industry) of average earnings. Method of computing average earnings varies according to the age of the insured.
Child's allowance for the first 3 children: Rs126 for children under age 10 and Rs195 for those 10-15 (20 if student).
Adjustment: Pensions adjusted to changes in cost of living.

Survivor Benefits

Survivor pension: Universal pension: Rs630 a month (Rs90 month if in government-supported institution) with additional allowances for the first three children of widows under age 60; Rs125 monthly for children under age 10, Rs195 for children 10-15 (20 if student).
Orphans: Rs255 a month up to age 15 (20 if student). Guardian allowance, Rs160 a month.
Earnings-related pension: Widow, age 60, 100% of pension of insured; 16.66% of average earnings (26% in sugar industry); reduced by a third after 12 months if no dependent children.
Orphans: 15% of the pension to which parent would have been entitled.
Adjustment: Pensions adjusted to changes in cost of living.

Administrative Organization

Ministry of Social Security and National Solidarity, general supervision.
National Pensions Board, composed of government, employer, and employee representatives, advises the Minister of Social Security.
Ministry of Finance, responsible for investments of surplus funds of the National Pensions Fund.

Sickness and Maternity

1975 labor law requires employers to provide up to 21 days of paid sick leave or 12 weeks' paid maternity leave (6 weeks before, 6 weeks after confinement) to employees. Medical services available free to population in government dispensaries and hospitals, and financial assistance to needy persons.

Work Injury

First law: 1931.
Current law: 1976.
Type of program: Social insurance system.

Coverage

All employees.

Source of Funds

Insured person: None.
Employer: See pension contributions above.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

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Temporary Disability Benefits

Temporary disability benefit: 100% of earnings for first 2 weeks (payable by employer), 80% thereafter.
Payable for up to 36 months.

Permanent Disability Benefits

Permanent disability benefit: Benefit proportionate to degree of incapacity (lump-sum payment optional for workers aged 52-60).
Total disability, 80% of average monthly earnings; partial disability, 65% of earnings times degree of incapacity.
(If disability less than 20%, cash payment related to earnings, degree of incapacity, and age of recipient.)
Constant-attendance allowance: Rs199 month.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 50% of earnings of deceased, payable to widow, or to widower disabled at least 12 months.
Orphans, each 7.5% of monthly earnings of deceased.
Dependent living in the household if no surviving spouse, Rs199 a month.
Funeral grant: Lump sum covering cost of burial, if no dependents.

Administrative Organization

Ministry of Social Security and National Solidarity, administration of program.

Unemployment

The Unemployment Hardship Relief Act, 1983 provides means-tested benefits to heads of households under age 60 after 30 days' registered unemployment.

Family Allowances

First and current law: 1961.
Type of program: Social assistance system.

Coverage

Needy families with 3 or more children.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Children must be under age 15. Income of family must not be above Rs10,000 a year.

Family Allowance Benefits

Family allowances (after income test): Rs50 a month for families with 3 or more children under age 15.
Some mother and child health and welfare services also provided.

Administrative Organization

Ministry of Social Security and National Solidarity, administration of program.

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Old Age, Disability, Death

First law: 1943.
Current law: 1973 and 1991. 1992 (Mandatory supplemental private pension system.)
Type of program: Social insurance system.
Exchange rate: U.S. $1.00 equals 3.44 new pesos.

Coverage

Employees; members of producers', agricultural, and credit union cooperatives. Coverage being extended gradually to rural areas.
Coverage to be extended by decree to agricultural workers, small farmers, small businesses, communal farmers, forestry, industrial or commercial cooperatives, self-employed, family labor, and domestic workers. All persons not covered may affiliate voluntarily.
Special systems for petroleum workers, public employees, and the military.
System of saving for retirement (SAR), mandatory for all employees, and members of agricultural, and credit union cooperatives.

Source of Funds

Insured person: 2.075% of earnings.
Employer: 5.810% of payroll.
Government: 0.415% of payroll. (For workers affiliated through producers', agricultural, and credit union cooperatives, organization pays 50% and Federal Government another 50% of employer-employee contributions.)
Maximum earnings for contribution and benefit purposes: 10 times the minimum wage in Federal District. The ceiling for those earning 10 times the minimum wage is raised to 25 times the minimum wage.) Minimum wage in Federal District as of January 1, 1995: 496.73 new pesos per month.)
Minimum: 100% of minimum wage in region.
Special contribution rates for the voluntarily covered.
SAR:
Employee: Voluntary.
Employer: 2% of payroll. Additional 5% up to 10 times minimum wage to help finance housing.
Government: None.

Qualifying Conditions

Old-age pension: Age 65 (75% to 95% of full pension at age 60-64, if involuntarily unemployed). 500 weeks of contribution.
Retirement from covered employment not required if new job with different employer, and after 6 month waiting period.
Pension payable abroad for 2 years only, unless reciprocal agreement.
SAR: Age 65, eligible for social security pension or upon receipt of employer-provided pension. If unemployed, may withdraw up to 10% of savings. If employee does not withdraw funds from housing sub-account to buy housing, employee may withdraw accumulated funds without conditions every 10 years.
Disability pension: 50% reduction in customary earning capacity. 150 weeks of contribution. May continue to work in different job.
Survivor pension: Deceased was pensioner or had 150 weeks of contribution at death.
Funeral grant: 12 weeks of contribution in last 9 months, or pensioner at death.

Old-Age Benefits

Old-age pension—old formula: 35% of average earnings during last 250 weeks of contribution, plus 1.25% of earnings per year of contribution beyond 500 weeks. Pension increased 15% if no dependents.
Constant-attendance supplement: 20% of pension.
Dependents' supplements: 15% of pension for wife, 10% of pension for each child under age 16 (25 if student, no age limit if disabled). If no wife or child, 10% for each dependent parent.
Maximum pension: 100% of earnings if 2,000 weeks contribution or more; minimum, 100% of minimum salary in the Federal District.
Adjustment: Pension adjusted in same proportion as minimum wage.
Christmas bonus: 1 month's pension.
Old-age pension (new formula): Benefit amount based on multiples of minimum wage in the Federal District, ranging from 1 to 6 times minimum wage; increasing by 25% of minimum wage as average earnings and length of coverage increase. (Transitionally, insured persons may choose between old and new formulas.)
SAR: Contributions are made to a special account for the employee in an authorized commercial bank, insurance company or stock brokerage house. Investment must yield at least 2% above the rate of increase in the consumer price index after commission and charges. Benefit may be paid as a lump sum or used to purchase an annuity.

Permanent Disability Benefits

Disability pension: Same as old-age pension, including for the SAR.

Survivor Benefits

Survivor pension: 90% of pension paid or accrued to insured. Payable to widow or dependent disabled widower. If a widow remarries, she receives a final lump-sum payment equal to 3 years' pension. Orphans: 20% of pension of insured for each orphan under age 16 (25 if student, no age limit if disabled); or 30% if full orphan. Orphan's final benefit equal to 3 months' pension of insured.
Other eligible dependents: 20% of pension of insured for each other dependent, if no eligible spouse or orphan.
SAR: Same as for old-age pension.
Widow's constant-attendance supplement: 20% of widow's pension.
Maximum survivor pension: 100% of pension of insured; minimum, 100% of the minimum wage in the Federal District.
Funeral grant: 2 months' minimum wage in Federal District (paid under sickness insurance.)
Christmas bonus: 1 month's pension.

Administrative Organization

Mexican Social Insurance Institute, administration of program through regional and local boards in areas to which coverage extended; managed by General Assembly, Technical Council, Oversight Commission, and Director-General.
SAR: Mexican Social Security Institute, administration of program through National Commission on the Retirement Savings System (CONSAR).

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Sickness and Maternity

First law: 1943.
Current law: 1973.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

See old-age pension above. Coverage is continued for 8 weeks for workers who lose their jobs provided they have 8 weeks of consecutive contributions.

Source of Funds

Insured person: 3.125% of earnings.
Employer: 8.750% of payroll.
Government: 0.625% of payroll.
Maximum earnings for contribution and benefit purposes: 25 times the minimum wage in Federal District.
Minimum: 100% of minimum wage in region.

Qualifying Conditions

Cash sickness benefits: 4 weeks of contribution immediately preceding illness. For casual workers, 6 weeks of contribution during last 4 months.
Cash maternity benefits: 30 weeks of contribution by insured woman during last 12 months.
Medical benefits: Currently insured, pensioner, or legal dependents.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings.
Minimum benefit: 60% of minimum salary; maximum benefit, 60% of earnings. Payable after 3-day waiting period for up to normal maximum of 52 weeks; may be extended to 78 weeks.
Maternity benefit: 100% of average earnings, payable for 42 days before and 42 days after confinement. (If unable to work 42 days after confinement, mother eligible for cash sickness benefit.)
Nursing allowance: Assistance in kind, payable for up to 6 months after delivery. Layette also furnished.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through health facilities of Social Insurance Institute. Includes general and specialist care, surgery, maternity care, hospitalization or care in convalescent home, medicines, laboratory services, dental care, and appliances. Payable for 52 weeks; may be extended to 104 weeks.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured,including nursing allowance and layette for wife of insured man, and medical services for dependent children up to age 16 (25 if student, no age limit if disabled) and for other dependents.

Administrative Organization

Mexican Social Insurance Institute, administration of program through regional and local boards.

Institute operates own hospitals, clinics, pharmacies, and other medical facilities; also contracts for use of some facilities.

Work Injury

First law: 1943.
Current law: 1973.
Type of program: Social insurance system.

Coverage

See old-age pension above.

Source of Funds

Insured person: None.
Employer: 0.348 % to 10.035% of payroll, according to risk.
Government: None.
Maximum earnings for contribution and benefit purposes: 25 times the minimum wage in Federal District. Minimum: 100% of minimum wage in region. Special system of rates and benefits for self-employed.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of average earnings.
Maximum benefit: 25 times minimum wage in Federal District.
Payable from 1st day of incapacity until qualified to resume work or declared permanently disabled.

Permanent Disability Benefits

Permanent disability pension: 70% of earnings.
Christmas bonus: 1 month's pension.
Adjustment: Pension adjusted at the same time and in same proportion as the minimum wage.
Partial disability (26%-99% disabled): Percent of full pension according to disability; evaluation schedule in labor code; commuted to lump sum of 5 years' pension if disability 25% or less.

Workers' Medical Benefits

Medical benefits: Full medical, surgical, and hospital care, medicines, and appliances.
Christmas bonus: 1 month's pension.

Survivor Benefits

Survivor pension: 40% of total disability pension of insured. Payable to widow or dependent disabled widower. If a widow remarries, she receives a final lump-sum payment equal to 3 years' pension.
Christmas bonus: 1 month's pension.
Orphans: 20% of pension of insured for each orphan under age 16 (25 if student, no age limit if disabled); or 30% if full orphan. Orphan's final benefit equal to 3 months' pension of insured.
Other dependent relatives (in absence of above): 20% of pension.
Minimum pension: 100% of minimum salary in the Federal District.
Maximum pension: 100% of total disability pension of insured.

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Funeral grant: 2 months' minimum wage in Federal District.
Adjustment: Pension adjusted in same proportion as the minimum wage in the Federal District.

Administrative Organization

Mexican Social Insurance Institute, administration of contributions and benefits through regional and local boards.

Unemployment

Labor law requires employers to pay dismissed employees a lump sum equal to 3 months' pay plus 20 days' pay for each year of service.
Social security pays an unemployment benefit of 95% of the old-age pension for those unemployed and ages 60-64.

Family Allowances

Employer pays 1% of payroll up to ceiling of 25 times minimum wage in Federal District for child day-care program.
Marriage grant provided under old-age and disability program: one month of minimum salary in Federal District.

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Old Age, Disability, Death

First law: 1967.
Current law: 1983.
Type of program: Social insurance system.
Exchange rate: Currency is the U.S. dollar.

Coverage

Gainfully occupied persons, including self-employed.
Exclusions: Casual labor working less than one week in one calendar month and self-employed with no employees, and with annual gross income of $10,000 or less; and family employment.

Source of Funds

Insured person: 4% of earnings. Self-employed, 8% of twice the salary of highest paid employee (if none, of 2.5% of quarterly gross revenue).
Employer: 4% of payroll.
Government: None, except contribution as employer.
Maximum earnings for contribution purposes: $3,000 a quarter.

Qualifying Conditions

Old-age pension: Age 60 and 1 quarter of coverage for each year after June 1968(or since age 21, if later) up to age 60, with at least 12 quarters of coverage.
Disability pension: Incapacity for substantial gainful activity due to impairment likely to last 1 year or result in death.1 quarter of coverage for each year after June 1968 (or since age 21, if later), with at least 12 quarters of coverage; also 8 quarters of coverage during last 13 quarters.
Survivor pension: Deceased had 1 quarter of coverage for each year after June 1968 (or since age 21, if later), or with at least 8 quarters of coverage in 13 quarters preceding death.
Pension reduced $1 for each $2 of earnings above $300 a quarter.
Payable abroad if reciprocity exists.

Old-Age Benefits

Old-age pension: Effective July 1993, 16.5% of the first $10,000 of cumulative covered earnings, plus 3% of next $30,000 of earnings, plus 2% of cumulative earnings over $40,000.
Minimum: $50 a month.
Dependents' allowance: None.

Permanent Disability Benefits

Disability pension: Same as old-age pension.
Minimum: $50 a month.
Dependents' allowance: None.

Survivor Benefits

Survivor pension: 60% of deceased's pension, payable to widow or widower at any age.
Orphans: 15% of deceased's pension for each orphan under age 18 (22 if student; no age limit if disabled before age 22).
Minimum survivor pension: $50 a month; maximum, 100% of insured worker's pension.

Administrative Organization

Social Security Administration, administration of program.

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Old Age, Disability, Death

First law: 1956 (state-sector employees); 1964 (collective farmers).
Current law: 1990, decrees in 1992 and 1993.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 4.35 lei.
Republics, local authorities, and employers can provide supplementary benefits out of their own budgets.

Coverage

Employed citizens, including members of collective farms, and the contributing self-employed.

Source of Funds

Insured person: 1% of earnings. 23% of earnings for self-employed.
Employer: 38% of payroll for agriculture and industry, 30% for State budget supported organizations, and 4.7% for charitable organizations and shelter workshops.
Government: Ad hoc flat-rate payments to offset price increases as result of the Government's cut back in food and fuel subsidies. Whole cost of "social pension."
Above contributions also finance cash benefits for sickness and maternity, work-injury disability and survivor pensions, unemployment, and family allowances.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men) or age 55 and 20 years of work (women); requirements reduced for hazardous or dangerous work (men aged 55 with 20 years of work, of which at least 10 were in hazardous and arduous conditions, or aged 50 with 25 years of work of which at least 12 years and 6 months were in hardship conditions; women aged 50 with 15 years of work of which at least 7 years and 6 months were in hardship conditions, or women aged 45 with 20 years of work of which at least 10 years in hardship conditions), and for mothers of 3 or more children, or of disabled children.
Disability pension: Total disability (incapacity for any work): Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance.
Partial disability (incapacity for usual work): Group III disability.
Insured has a minimum of 1 to 15 years of covered employment, depending on age of onset of disability.
Survivor pension: Insured has up to 15 years of work, payable to surviving, nonworking dependents (including children, grandchildren and siblings under age 18 or older if disabled before 18 or until age 23 if students; spouse; either parent, if disabled and not yet of pensionable age; grandparents, if no other support available; adoptive parents and adopted children, stepfather and stepmother if they raised and supported the stepson or stepdaughter for at least 5 years; stepchildren if not receiving support from their parents; and other relatives—regardless of their age or ability to work—if employed by the deceased to care for grandchildren, children, or siblings under age 8).
Social pension: Non-working or disabled citizens who meet the age requirements (i.e., age 60 for men or 55 if women; disabled whose disability began in childhood, or disabled children under age 16), and who are not eligible for employment-related old-age, disability, or survivor pension.

Old-Age Benefits

Old-age pension: 55% of *wage base*, if 25 years (men, or 20 years if women) of work; plus 1% of wage for each year in excess of 25 years (men, or 20 for women). For persons worked in particularly dangerous and hazardous conditions, benefit is increased by 1% for each full year of work in excess of the preferential qualifying length of service (i.e., for men aged 50 and worked more than 10 years or aged 55 and worked more than 12 years and 6 months in hardship conditions; for women aged 45 and worked more than 7 years and 6 months or aged 50 and worked more than 10 years in hardship conditions).
Payable monthly. Maximum: 75% of *wage base*, not to exceed 2 times the minimum pension. (Minimum pension: 18 lei as of July 1994.)
Wage base equals gross average earnings in last year preceding retirement.
Partial pension (if insufficient years of covered employment, but with at least 12 years and 6 months of work for men, and 10 years of work for women): Monthly benefit reduced in proportion to number of years below required years of coverage; minimum, 100% of minimum old-age pension.
Supplement for disabled dependents: Monthly benefit at 2/3 of minimum old-age pension for each disabled dependent of non-working pensioner.
Constant-attendance supplement (pensioner aged 80 or older): 2/3 of minimum old-age pension per month.
Social pension: 50% of minimum old-age pension per month; 100% of minimum old-age pension for mothers of 3 or more children.
Adjustment: Periodic review of pensions according to cost of living changes.

Permanent Disability Benefits

Disability pension: Total disability pension: Group I disability pension, 75% of *wage base* (see old-age pension) plus constant attendance supplement; Group II disability pension, 55% of *wage base*. Minimum pension for Group I and II disability: 100% of minimum old-age pension.
Partial pension for total disability (if insufficient years of covered employment): Same as under old-age pension.
Supplement for disabled dependents: Same as under old-age pension. Constant-attendance supplement (Group I disabled and other medically certified pensioners): Same as under old-age pension.
Partial (Group III) disability, 30% of *wage base*; minimum, 50% of minimum old-age pension. Payable monthly.
Social pension for Group I disabled, disabled children under age 16, or Group I and II disabled with disability began in childhood: 100% of minimum old-age pension.
Social pension for partial (Group III) disability: 30% of minimum old-age pension per month.
Adjustment: Periodic review of pensions according to cost of living changes.

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Survivor Benefits

Survivor pension: Payable monthly at 30% of *wage base* (see old-age pension) for each non-working dependent.
Minimum: 50% of minimum old-age pension.
Partial pension (if insufficient period of covered employment): Same as under old-age pension.
Social pension for each survivor: 50% of minimum old-age pension.
Adjustment: Periodic review of pensions according to cost of living changes.

Administrative Organization

The Ministry of Labor and Social Protection, general coordination and supervision.
Local social security departments, administration of program.

Work Injury

First and current laws: 1955 (short-term benefits) and 1991 (pensions).
Local authorities and employers can provide supplementary pension benefits out of their own budgets.
Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Employed persons.
Medical care: All residents.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same; cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.
Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions above.

Workers'Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers, including general and specialist care, hospitalization, laboratory services, transportation, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions above.

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits to own employees.
Pensions: Same as under old-age, disability and survivor pensions above.
Medical care: Republic Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, and other facilities administered by the Health Ministry and local health departments.

Unemployment

First and current law: 1992, decrees in 1993.
Type of program:Social insurance system.

Coverage

Citizens aged 18-59 (men) or 18-54 (women).

Source of Funds

Employee: None.
Employer: See pension contributions above.
Government: None.

Qualifying Conditions

Unemployment benefit: Registered at employment office, and ability and willingness to work. Benefits may be reduced, postponed, suspended or terminated if worker is discharged for violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: For young persons who have completed apprenticeship and graduated from technical college: benefits equal to 100% of the indexed national minimum wage; for ordinary school leavers seeking work for the first time: 75% of the minimum wage; for those who worked at least 6 months of the previous years: 50% of previous wage (not less than the minimum wage and not more than the average wage in the country).
Payable for a maximum of 6 months.
Early pension to unemployed older workers (men aged 58-59; women aged 53-54): Same as old-age pension (excluding supplements for dependents or constant attendance).

Administrative Organization

The Department of Employment within the Ministry of Labor and Social Protection, general supervision.
State Employment Service, administration of the program.

Family Allowances

First law: 1944.
Current law: 1993.
Type of program: Dual universal and social assistance system.

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Coverage

Families with children.

Source of Funds

Insured person: None.
Employer: See pension contributions, above.
Government: None.

Qualifying Conditions

Family allowances: Children under age 16 (18, if student). Other qualifying conditions vary according to benefits.

Family Allowance Benefits

Family allowances: For the care of a child aged under 18 months: monthly benefit at 100% of minimum wage payable to working mothers whose covered employment is at least 1 year, to mothers under age 18, and to mothers on leave from employment pursuing studies; 50% of minimum wage payable to working mothers who do not have the qualifying 1 year covered employment, and to non-working mothers.
For children aged 18 months to 6 years old: allowances equal to 25% of minimum wage if per capita family income does not exceed 2 times the minimum wage. For children aged 6-16 (18, if student) years old: allowances equal to 30% of minimum wage if per capita family income is less than half the minimum wage (if two or fewer children), or 2/3 of minimum wage (if three or more children).
For single mothers with children aged 6 to 16 (18, if student): 30% of minimum wage per month in addition to the regular family allowance.
For children whose parents evading support: 25% of minimum wage in addition to the regular family allowance.
Birth grant: lump sum equal to 2 times minimum wage.
Adjustment: Periodic benefit adjustments for allowances to children aged under 6 based on minimum wage changes, plus ad hoc flat-rate payments to offset price increases as result of the Government's cutbacks in food and fuel subsidies. Adjustments of allowances to children aged 6 and older are subject to changes not necessarily indexed to minimum wage changes.

Administrative Organization

The Ministry of Labor and Social Protection, general oversight of the program. Local departments of social security, administration of benefit awards and payments to non-working parents; enterprises and employers, benefit awards and payments to own employees.

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Note: Information is not readily available for "Sickness and Maternity (medical care)."

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Old Age, Disability, Death

First law: 1959.
Current laws: 1972 and 1981 (agricultural and forestry workers).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 8.96 dirhams.

Coverage

Employees and apprentices in industry, commerce, agriculture, forestry, cooperatives, artisans, and liberal professions.
Exclusion: Self-employed.
Special systems for public employees and for certain other categories. Voluntary coverage for persons leaving covered employment.

Source of Funds

Insured person: 3.26% of earnings.
Employer: 6.52% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 5,000 dirhams a month.

Qualifying Conditions

Old-age pension: Age 60 (55 for miners with 5 years or more of underground work) and 3,240 days of insurance.
Retirement from employment necessary.
Disability pension: Total loss of earning capacity. 1,080 days of insurance, including 108 in last year. (No minimum qualifying period if nonoccupational accident; if occupational accident, see Work Injury.)
Survivor pension: Deceased met contribution requirements for disability pension or was pensioner at death.

Old-Age Benefits

Old-age pension: 50% of average covered earnings during last 3 or 5 years (whichever is higher), plus 1% of earnings for every 216 days of insurance in excess of 3,240. Maximum pension: 70% of average earnings.
Adjustment: Ad-hoc revaluation of benefits.

Permanent Disability Benefits

Disability pension: 50% of average covered earnings during last 1 or 5 years (whichever is higher) if 1,080 to 3,240 days of coverage, plus 1% of earnings for every 216 days of insurance in excess of 3,240. Maximum pension: 70% of average earnings.
Constant-attendance supplement: 10% of earnings.
Adjustment: Ad-hoc revaluation of benefits.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow or dependent widower, aged 50 or disabled.
Orphans: 25% of pension of insured for each orphan under age 12 (18 if apprentice, 21 if student or disabled) or 50% if full orphan.
Maximum survivor pension: 100% of insured's pension.
Adjustment: Ad-hoc revaluation of benefits.
Funeral grant: 10,000 dirhams.

Administrative Organization

Ministry of Employment, Artisans and Social Affairs, general supervision.
National Social Security Fund, administration of program; managed by tripartite board and director-general.

Sickness and Maternity

First law: 1959.
Current laws: 1981(agricultural and forestry workers) and 1992.
Type of program: Social insurance system. Cash benefits only.

Coverage

Employees and apprentices in industry, commerce, agriculture, forestry, cooperatives,artisans, and liberal professions.
Exclusion: Self-employed.
Special systems for public employees and for certain other categories.
Voluntary coverage for persons leaving covered employment.

Source of Funds

Insured person: 0.22% of earnings.
Employer: 0.44% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 5,000 dirhams a month.

Qualifying Conditions

Cash sickness benefits: 54 days of contribution if 1st claim (6 days for consecutive illnesses) during last 6 months. No minimum qualifying period if nonoccupational accident.
Cash maternity benefits: 54 days of contribution during last 10 months.

Sickness and Maternity Benefits

Sickness benefit: 66% of average salary during the incapacity. Minimum, 66% of minimum wage. Payable beginning with the lst day of incapacity up to 52 weeks during the 24 months after onset of incapacity.
Minimum benefit: 66 2/3% of minimum wage.
Maternity benefit: 100% of average daily earnings. Payable for 6 weeks prior to and 6 weeks after confinement.

Workers' Medical Benefits

Medical benefits: None provided. (For medical benefits in kind for children and youth, see Family Allowances, below.)

Administrative Organization

Ministry of Employment, Artisans and Social Affairs, general supervision. National Social Security Fund, administration of program.

Work Injury

First law: 1927.
Current law: 1963.

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Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.
Minimum earnings for benefit purposes: 16,474 dirhams a year.
Maximum earnings covered: 65,507 dirhams a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of covered earnings during first 28 days of disability; 66-2/3% of earnings thereafter.
Payable from first day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.
Partial disability: Average earnings multiplied by 1/2 the percentage of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the percentage of incapacity for the portion above 50%.
If disability below 10%, lump sum payment.
Constant-attendance supplement: 40% of pension; minimum, 16,474 dirhams.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care; drugs; and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured to widow if under age 60, 50% if age 60 or over.
Orphans: 15% of average earnings each for first 2 orphans under age 16 (18 if apprentice and 21 if student or disabled), 10% for each other orphan; 20% of earnings each if full orphan.
Other eligible survivors: Parents, grandparents, certain other dependents.
Maximum survivor pensions: 85% of earnings of insured.
Funeral grant: Employer pays full cost of burial.

Administrative Organization

Ministry of Employment, Artisans and Social Affairs, general supervision; enforcement of law through its Work Accident Service.
Courts award benefits.

Family Allowances

First laws: 1942 and 1959.
Current laws: 1972 and 1988.
Type of Program: Employment-related system.

Coverage

Employees and apprentices in industry, commerce, cooperatives, and liberal professions, and social insurance beneficiaries with 1 or more children.
Exclusions: Agricultural and forestry workers.
Special systems for public employees and for certain other categories.

Source of Funds

Insured person: None.
Employer: 9.4% of payroll.
Government: None.

Qualifying Conditions

Family allowances: Child must reside in country and be under age 12 (18 if apprentice, 21 if student, disabled, or female relative caring for at least 2 young children in insured's household).
Parent must have had 108 days of contribution during last 6 months, with earnings of at least 960 dirhams per year.

Family Allowance Benefits

Family allowances: 54 dirhams a month for each of first 3 children; 36 dirhams a month for each additional child up to 6th.
Medical benefits: Pays cost of services up to 300 dirhams for 1st child, and up to 100 dirhams for each subsequent child through the 6th.

Administrative Organization

Ministry of Employment, Artisans and Social Affairs, general supervision.
National Social Security Fund, administration of program.
Fund may authorize payment of allowances by employers directly to their employees.

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Old Age, Disability, Death

Special pension system for public employees only.
Exchange rate: U.S.$1.00 equals 5.7 kyats.

Survivor Benefits

(Funeral grant of 1,000 kyats payable under sickness insurance.)

Sickness and Maternity

First and current law: 1954.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees of firms with 5 or more workers in industry and commerce; employees of specified industries and services.
Coverage being extended gradually to different regions; now applies in Yangon, Mandalay, Mawlamyaing, Pathein, Bago and 68 townships.

Source of Funds

Insured person: 1-1/2% of earnings, according to 10 wage classes.
Employer: 1-1/2% of payroll, according to 10 wage classes.
Government: Subsidies if necessary.
Maximum earnings for contribution and benefit purposes: 1,000 kyats a month.

Qualifying Conditions

Cash sickness benefits: 17 weeks of contributions in last 26 weeks (or registered as unemployed for not over 26 weeks).
Cash maternity benefit: 26 weeks of contributions in 52 weeks before confinement.
Medical benefits: Currently in insured employment (or registered as unemployed for not over 26 weeks).

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings, according to 10 wage classes; minimum, 2.00 kyat a day. Payable from first day of incapacity for up to 26 weeks for one illness.
Maternity benefit: 2/3 of earnings, according to 10 wage classes; minimum, 2.55 kyats a day. Payable for 6 weeks before and 6 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through the Social Security Board's dispensaries and hospital, dispensaries of large employers, and public hospitals.
Includes medical care at dispensary, emergency domiciliary care, specialist and laboratory services at diagnostic center, necessary hospitalization, maternity care, and medicines. Duration: 26 weeks for one illness (may be extended in special cases).

Administrative Organization

Ministry of Labor, general supervision.
Social Security Board, administration of program.

Work Injury

First law: 1923
Current law: 1954 (social insurance). (Earlier work-injury law still in force for nonagricultural employees not yet covered by social insurance; provisions not shown.)
Type of program: Social insurance system.

Coverage

Employees of firms with 5 or more workers in industry and commerce; employees of specified industries and services.
Coverage being extended gradually to different regions; now applies in Yangon, Mandalay, Mawlamyaing, and 68 other districts.

Source of Funds

Insured person: None.
Employer: 1% of payroll, according to 10 wage classes.
Government: None.
Maximum earnings for contribution and benefit purposes: 1,000 kyats a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of earnings, according to 10 wage classes. Payable from first day of incapacity for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 2/3 of earnings, according to 10 wage classes, if totally disabled.
Constant-attendance supplement: 25% of pension.
Partial disability: Percentage of full pension, corresponding to percent loss of capacity (converted to lump sum equivalent to 5 years pension if below 20%).

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness, but with no limit on duration; appliances also provided.

Survivor Benefits

Survivor pension: 28-267 kyats a month, according to 10 wage classes (equals about 27% of covered earnings). Orphans: 14-133.50 kyats a month, according to 10 wage classes for each orphan under age 16 (about 13% of covered earnings). Each full orphan receives 21-200 kyats (about 20% of earnings). Other eligible survivors (if no widow or orphan): Aged or disabled dependent relatives.
Maximum survivor pensions: 2/3 of earnings.
Funeral grant: 1,000 kyats.

Administrative Organization

Ministry of Labor, general supervision.
Social Security Board, administration of contributions and benefits.

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Old Age, Disability, Death

First law: 1962.
Current law: 1991.
Type of program: Provident fund system. Lump-sum benefits only.
Exchange rate: U.S.$1.00 equals 49.48 rupees.

Coverage

Compulsory coverage for government employees and voluntary coverage for any organization with 10 or more employees.

Source of Funds

Insured person: 10% of earnings.
Employer: 10% of payroll.
Government: None.

Qualifying Conditions

Old-age benefit: Termination of employment or retirement. Partial withdrawal after 5 years' contributions.
Survivor benefit: Death of worker.

Old-Age Benefits

Old-age benefit: Lump sum equal to employer and employee contributions, plus 11% interest per annum with additional annual profit sharing. Partial withdrawal up to 60, 75 or 90 percent of total employer and employee contributions if employee aged under 50, 55, or 60, respectively. (Funds withdrawn may be deposited again in lump sum or installment.)
Loan provisions for housing and conveyance after completion of 15 years of contributions up to a maximum of 2,000,000 rupees.

Survivor Benefits

Survivor benefit: 100% of deceased worker's lump-sum benefit.
Payable to nominee or, if none, heirs of insured.
Personal accidental insurance: 40,000 rupees on accidental death or permanent disability.
Funeral grant: 2,500 rupees on death of covered worker.

Administrative Organization

Ministry of Finance, general supervision.
Employees Provident Fund, administration of program.

Work Injury

First law: 1959.
Current law: 1963.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employees of factories with 10 or more workers.
Special system for miners.

Source of Funds

Insured person: None.
Employer: Whole cost through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings.
Payable from 1st day of incapacity.

Permanent Disability Benefits

Permanent disability benefit: Same as temporary disability.
Partial disability: Lump sum of 2 to 3 years' earnings according to schedule in law.

Survivor Benefits

Survivor benefit: Two years' earnings payable to dependent family members in installments.

Administrative Organization

Labor Department, enforcement of law.

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Old Age, Disability, Death

First law: 1919.
Current laws: 1956 (old age pension), 1959 (survivor pensions), 1966 (disability pension for employed persons), 1975 (general incapacity).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 1.78 guilders.

Coverage

Old-age and survivor pension: All residents.
Disability pension: All residents over age 18, including persons disabled since childhood (nonworking wives covered for rehabilitation and other benefits in kind).
Supplementary system of additional benefits for employed persons only (excludes self-employed).

Source of Funds

Insured person: 14.55%, 1.80%, 6.30%, and 9.40% of income for old-age, survivor, disability, and supplementary disability pension for employed persons, respectively. Low-income persons exempted.
Employer: None. Employer pays earnings supplement to compensate for part of employee's contribution.
Government: Funds needed to bring low benefits up to social minimum (1,514 guilders a month for single persons and 2,163 guilders for a couple). Cost of pensions for those disabled since childhood, and any deficit. Lump sum contribution for disability scheme.
Maximum earnings for contribution purposes: 44,349 guilders a year.
Separate ceiling for supplementary disability program for employed persons: 286 guilders a day (earnings below 99 guilders a day exempt from contribution).

Qualifying Conditions

Old-age pension: Age 65. Contributions paid each year from age 15 through 64, for full pension; otherwise reduced pension (no decrements for pre-1957 period if resident citizen with 6 years of residence after age 59). Two persons sharing a household can qualify for a couple's pension (if both are over 65 or, if under 65, one partner satisfies income test). Retirement unnecessary. Payable abroad.
Disability pension: Loss of over 80% of earning capacity in suitable occupation for full pension, or 25% to 80% for partial pension. (15% to 80% for partial pension under system for employed persons.) Currently covered at onset of disability.
Survivor pension: Deceased was insured, and survivor is widow (or widower) of specified category or full orphan.

Old-Age Benefits

Old-age pension: Couple (whether married or not): 994 guilders a month for each; single, 1,430 guilders (1,778 guilders if single parent caring for child under 18). Pension reduced by 2% for each unexcused year of noncontribution during nonresidence.
Adjustment: Automatic adjustment of all pensions twice a year for changes in net minimum wages.

Permanent Disability Benefits

Disability pension: 70% of base amount if 80% disabled (base amount equals 99.4 guilders per day for singles).
May be increased for married pensioners with low incomes.
Constant-attendance supplement: 30% of base amount.
Partial disability: 21% to 50% of base amount for 25% to 80% disability, according to schedule in law.
Disability for employed persons: Provides added payments necessary to bring combined benefit to 70% of earnings (earnings ceiling 286 guilders a day) for at least 80% disability; payments of 9% to 70% of earnings for 15% to 80% disability. (May be increased for pensioners with low income.)
Constant-attendance supplement: 30% of full pension.
Adjustment: Automatic adjustment of all pensions twice a year for changes in minimum wage.

Survivor Benefits

Survivor pension: 2,404 guilders a month to widow caring for child under age 18. Other widows aged 40 or disabled, 1,755 guilders a month (also payable to widows under age 40 for 6 months plus 1 additional month for each year between age 26 and 40).
Orphans: 562 guilders a month for each full orphan under age 10, 843 guilders if age 10-16, and 1,123 guilders if student and age 16-27 or disabled and age 16-18 when disability pension becomes payable.
Adjustment: Automatic adjustment of all pensions twice a year for changes in net minimum wages.
Death benefit: See sickness insurance, below.

Administrative Organization

Social Security Advisory Board, general supervision; tripartite membership.
Social Insurance Bank, administration of old-age and survivor pensions.
Industrial association for each branch of trade and industry, administration of disability pensions within industry; approved joint employer-employee bodies with compulsory nationwide membership and bipartite governing boards. District and local offices of associations receive and pay claims. Administration of Industrial Associations by Joint Administration Office (GAK) and by associations themselves. Coordination of Industrial Associations and adjustment of procedures by Temporary Institute for Coordination and Adjustment.
Collection of contributions by National Revenue Department for old-age, disability, and survivor pensions, and by industrial associations for disability pension for the employed.

Sickness and Maternity

First law: 1931.
Current laws: 1964 (medical benefits), 1966 (cash benefits), and 1968 (exceptional medical expenses compensation).
Type of program: Social insurance system. Cash and medical benefits.

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Coverage

Medical benefits: Compulsory coverage for wage earners and salaried employees earning less than 58,950 guilders a year and old-age pensioners with income less than 30,950 guilders per year.
Exceptional medical expenses: All residents.
Cash benefits: All wage earners and salaried employees.
Special systems for miners, railway personnel, seamen, and public employees.

Source of Funds

Insured person: 10.95% of earnings (1.10% for medical benefits, 1.00% for cash benefits, and 8.85% for *exceptional* medical expense insurance).
Employer: 8.20% of payroll (includes 7.25% for medical benefits, 0.95% for cash benefits).
Government: Cost of supplements necessary to bring cash sickness benefits up to guaranteed minimum income level.
Maximum earnings for contribution purposes: Medical benefits, 193 guilders per day; cash benefits, 286 guilders a day; *exceptional* medical expenses, 44,349 guilders a year.
Above contributions also finance short-term work-connected disability benefits.

Qualifying Conditions

Medical benefits: Membership in approved sickness fund. No minimum contribution period for compulsorily insured.
Cash benefits: Fully incapable of doing one's own work.

Sickness and Maternity Benefits

Sickness benefit: 70% of earnings up to daily maximum earnings of 286 guilders. Payable for up to 52 weeks. First 6 weeks paid by employer (2 weeks by small employer).
Maternity benefit: 100% of earnings, payable for total of 16 weeks.

Workers' Medical Benefits

Medical benefits: Service benefits provided by doctors, hospitals, and druggists under contract with and paid directly by sickness funds. Includes general and specialist care, hospitalization, laboratory services, medicines, limited dental care, maternity care, appliances, rehabilitation, and transportation.
Insured pays annual fee of 198 guilders per adult covered and 66 guilders for each child. Patient shares cost of maternity and long-term hospitalization, plastic surgery, artificial limbs, and transportation. (No cost sharing if income below specified limit.)
Maximum duration: No limit. Exceptional medical expenses program takes over from 366th day.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.
Maternity compensation: Wife of insured man receives same nursing or hospitalization benefit as insured woman.
Death benefit: 100% of covered earnings for balance of current month and next 2 months payable to survivors on death of insured worker.

Administrative Organization

Approved sickness funds, administration of medical benefits; supervision by tripartite Sickness Funds Council. About 25 funds now operating. Approved Sickness Funds and private sickness insurance companies administer Exceptional Medical Expenses payments.
Industrial associations, administration of cash benefits within each industry.

Work Injury

First law: 1901.
The provisions of 1966 and 1968 legislation under sickness and disability programs (see above) apply to all incapacities, whether work-connected or not. No specific work- injury insurance since 1967.

Unemployment

First law: 1916 and 1949.
Current laws: 1987.
Type of program: Dual social insurance and unemployment assistance systems.

Coverage

Employed persons.
Special system for public employees.

Source of Funds

Insured person: Average of 2.20% of earnings, according to industry.
Employer: Average of 2.55% of payroll, according to industry.
Government: None.
Maximum earnings for contribution and benefit purposes: 286 guilders a day.

Qualifying Conditions

Unemployment benefit: 26 weeks of work in the preceding year for the basic benefit. Three years of work in the five-year period preceding unemployment for extended benefit.
Registered at public labor exchange. Capable of work; available and looking for work.

Unemployment Benefits

Unemployment benefit: 70% of earnings up to daily maximum earnings of 286 guilders.
Payable as basic benefit for 6 months.
Can be extended for as much as another 4 1/2 years, depending on age and years of covered employment.

Administrative Organization

Social Security Supervisory Board, general supervision; tripartite membership.
Industrial associations, administration of benefits within each industry.

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District and local offices of associations receive and pay claims.
Municipalities administer unemployment under social assistance.

Family Allowances

First law: 1939.
Current laws: 1962 (amended in 1980 and 1985).
Type of program: Universal system.

Coverage

All residents with 1 or more children.

Source of Funds

Insured person: None.
Employer: None
Government: Financed by national government budget.

Qualifying Conditions

Family allowances: Child must be under age 18.

Family Allowance Benefits

Family allowances: Range from 284.66 guilders per quarter for families with 1 child under 6 years of age to 645.59 guilders per quarter per child for families with 3 children between 12 and 17 years of age.
Adjustment: Twice a year on basis of price index changes.

Administrative Organization

Social Security Supervisory Board, general supervision; tripartite membership.
Social Insurance Bank, administration of allowances.

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Old Age, Disability, Death

First laws: 1898 (old-age pension), 1911 (widow's pension), 1924 (blind pension), and 1936 (disability pension).
Current law: 1990 (National Superannuation, 1994 renamed *New Zealand Superannuation*).
Type of program: Dual universal and social assistance systems.
Exchange rate: U.S.$1.00 equals NZ$1.94.
(Amounts reflect benefit rates as of April 1, 1994.)

Coverage

All residents. *Government Superannuation Scheme* closed to new entrants. This scheme was analogous to any voluntary, employer-imposed, contributory superannuation scheme.
Miners' benefit abolished in 1993. The scheme had been superseded and had no recipients when repealed.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost financed from general revenues.
General revenues also finance sickness, maternity, and unemployment benefits and family allowances.

Qualifying Conditions

Old-age pension—New Zealand Superannuation.: Currently age 62 but rising progressively to age 65 by the year 2001. 10 years residence after age 20, of which 5 must be since age 50. No income or retirement test (except married pensioner with unqualified spouse), but an extra tax applies to other income above exemption limits. Reciprocity required for full payments abroad beyond temporary absence. Part portability (up to 50%) in other instances.
Disability pension—Invalid benefit: Permanent and severe restriction in capacity for work, or total blindness; residence during last 10 years; income-tested, except if blind. Must be over 16 years of age.
Survivor pension—Widow benefit. Widow of specified category or orphan. (orphan benefit). Residence during last 3-5 years; income-tested.

Old-Age Benefits

Old-age pension—New Zealand Superannuation: NZ$234.14 gross a week for single person living alone (NZ$213.62 gross if sharing accommodation). NZ$348.16 for aged couple. No income test. Married pensioner with unqualified spouse may take half the married rate (no income test) or full married rate (income-tested). Subject to taxation, including additional taxation surcharge for higher income New Zealand Superannuatants. (25% on annual income over NZ$4,160 for singles and NZ$6,240 for married couple.)
Annual review of income-tested benefits.
Other assistance available (some needs-tested), such as accommodation supplement, disability allowance, special needs grants.

Permanent Disability Benefits

Disability pension (income-tested): Up to NZ$168.13 (net) a week for a single person, or NZ$280.58 for couple. Up to NZ$136.23 for unmarried beneficiary under age 18. Benefit reduced for income exceeding NZ$2,600 a year if single (NZ$3,120 if dependent children) except if blind. Additional payments for dependent children.
Youth Rate: Age 16-17 years, NZ$136.23.
Annual review of benefits.
Other assistance available (some needs-tested) such as accommodation supplement, advances for maintenance and repairs to the home, training incentive allowance, transition to work allowance, disability allowance, special needs grants.

Survivor Benefits

Survivor pension (income-tested): Up to NZ$140.29 (net) payable to widow. Benefit reduced for income exceeding NZ$2,600 a year (NZ$3,120 if dependent children). Subject to taxation. Orphans (not income-tested): Up to NZ$84.17 a week for each full orphan under 18 (not taxable).
Annual review of benefits.
Survivor settlement: 4-weeks' lump-sum payment to spouse or child of deceased old-age or disability pensioner. Lump-sum grant (income-tested): Up to NZ$1,000 for funeral costs. Other assistance available (some needs tested): Same as for permanent disability pension.

Administrative Organization

New Zealand Income Support Service (NZISS) of the Department of Social Welfare, administration of pensions through district offices. Department administered by the Director-General of Social Welfare.

Sickness and Maternity

First law: 1938.
Current law: 1964.
Type of program: Dual universal and social assistance systems.
Amounts reflect benefit rates as of April 1, 1994.

Coverage

Cash sickness benefits: Gainfully employed persons of limited income. **Maternity benefits**: Single women.
Medical benefits: All residents.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost financed from general revenues.

Qualifying Conditions

Cash sickness and maternity benefits: Age 16 or older; 12 months of residence; income-tested. Married person eligible only if spouse cannot provide support.
Medical benefits: Ordinary residence or intent to remain 2 years; no income test.

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Sickness and Maternity Benefits

Sickness benefit (income-tested): Up to NZ$160.29 (net) a week for single adult, or NZ$255.10 if married. Up to NZ$112.23 for beneficiaries under age 18 with no dependents. Up to NZ$134.69 for beneficiaries under age 25. Benefit reduced for income exceeding NZ$50 a week (NZ$60 with dependent children).
Maximum benefit: As above, or wage loss, whichever is less.
Payable after 14-day waiting period for duration of incapacity.
Maternity benefit (income-tested): Payable to single pregnant women at sickness benefit rate, 3 months before and after confinement unless extended for medical reasons.

Workers' Medical Benefits

Medical benefits: Health user subsidies. Free services include care in-patient in public hospitals, maternity and most laboratory services. Private hospital care costs are not subsidized. Prescribed medicines are subsidized at various levels, depending on income. Families with low incomes have access to a *Community Services Card* (CSC) which lowers their prescription charges from a maximum of NZ$15 per item to NZ$3 per item. Once a family has used 20 items per year, the charge falls to NZ$0 for CSC holders and NZ$2 per item for non-card holders.
Health subsidies are extended to low income and high users of medical care.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head with special subsidies for low income families or those with need for intensive medical care.

Administrative Organization

New Zealand Income Support Service (NZISS) of the Department of Social Welfare, administration of cash benefits through branch and district offices.
Regional Health Authorities (via Health Benefits Ltd.), administration of medical benefits.

Work Injury

First law: 1908.
Current law: 1982.
Type of program: Dual universal and social insurance systems. Part of a comprehensive accident insurance program which partially compensates both work injuries and nonwork-related injuries.

Coverage

Cash benefits: All persons employed in New Zealand.
Also extended to any person who is ordinarily resident in New Zealand who is injured abroad.
Medical benefits: All residents.

Source of Funds

Insured person: Tax assessed on motor vehicle owners to finance cost of traffic accident coverage. Tax of 0.8% of earnings to cover non-work injuries to earners.
Employer: Obligations according to risk.
For 1992/93 the average levy paid by employers was 1.85% of gross earnings.
Government: Public health care costs of motor vehicle injuries, work injuries, and injuries to non-earners.
Maximum earnings for contribution purposes: NZ$76,648 a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
Nonwork-related injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 80% of gross earnings (subject to taxation) until recovery or assessment of permanent work incapacity of at least 85%.
Nonwork-related injuries: same.
Maximum benefit: NZ$1,179 a week. Minimum benefit (full-time earners with total disability): NZ$196 a week.

Permanent Disability Benefits

Permanent disability pension: Up to 80% of earnings, according to degree of incapacity, payable until age 65. Maximum benefit, NZ$1,179 a week.
Benefits also payable for injuries not related to work.
Social rehabilitation supplement: Assessed according to need.
Loss of potential earning capacity: NZ$196 a week payable to persons over age 20 and NZ$156.80 for persons under 20 who would have entered the workforce at age 16 if their incapacity had not arisen during childhood.

Workers' Medical Benefits

Medical benefits: All medical care and rehabilitation costs not covered under national health system, according to current government regulations.
Full cost of approved appliances.
Benefits also payable for injuries not related to work.

Survivor Benefits

Survivor pension: 60% of insured's earnings, payable to dependent widow and widower.
Orphans: 20% of insured's earnings for each child under age 18 (40% for each full orphan).
Survivor's grants NZ$4,000 to surviving spouse: NZ$2,000 to each child under 18; NZ$2,000 to any other dependent.
Funeral grant: NZ$1,900.
Above benefits also payable for injuries not related to work.

Administrative Organization

Accident, Rehabilitation and Compensation Insurance Corporation, direct supervision and enforcement of law.

Unemployment

First law: 1930.
Current law: 1964.
Type of program: Unemployment assistance system.

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Coverage

Gainfully employed persons of limited income.
Exclusions: Pensioners and full-time students.
Training benefits paid to those in approved courses.
Independent Youth or *Job Search* allowances paid to 16-17 year olds who are forced to live away from home or have finished an approved training course.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost financed from general revenues.

Qualifying Conditions

Unemployment benefit: 12 months of residence; 18 years or older; income tested.
Training benefit: As above but 16 years or older.
Registered at labor office, able and willing to work, and seeking work.
Unemployment not due to voluntary leaving, misconduct, involvement in industrial dispute, or refusal of suitable offer.
Benefit may be withheld up to 26 weeks.

Unemployment Benefits

Unemployment benefit (income-tested): Up to NZ$134.69 a week for single adult, or NZ$224.46 if married. Benefit reduced for income exceeding NZ$50 a week (NZ$60 with dependent child).
"Youth support" for 18-24 year olds. Maximum, NZ$112.23 for beneficiaries with no dependents.
Maximum benefit: As above, or wage lost, whichever is less.
Payable after 2-10 week waiting period, determined by previous earnings. Annual review of benefits.

Administrative Organization

New Zealand Income Support Service (NZISS) of the Department of Social Welfare, administration of benefits through branch and district offices.

Family Allowances

First law: 1926.
Current laws: 1964 (family benefit, discontinued from 1 April 1991), 1973 (domestic purpose benefit), 1978 (disabled child's allowance), and 1985 (family support).
Type of program: Dual universal and social assistance systems.

Coverage

Domestic purpose benefit: Single parent caring for child full time.
Disabled child's allowance: Persons caring for physically or mentally disabled children at home.
Family support: All beneficiaries and low income earners with dependent children.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost financed from general revenues.

Qualifying Conditions

Family allowances: For domestic purpose benefit: Payable to unsupported single parent aged 18 and over. Resident during last 10 years. No residence requirement if child born in New Zealand.
Handicapped child's allowance: Child born in New Zealand, or residence during last 12 months, or intent to reside there permanently. Payable to parent or guardian of seriously disabled child living at home.
Family support: Payable to families with low or moderate incomes.

Family Allowance Benefits

Family allowances: Domestic purpose benefit and emergency maintenance allowance (income-tested): NZ$192.91 a week payable to single parent with 1 child.
Handicapped child's allowance (no income test): NZ$28 a week.
Family support (income-tested): Up to NZ$42 a week for first child or subsequent child over 16; NZ$35 for each additional child over 12, and NZ$24 for each additional child 0 to 12 years old.

Administrative Organization

New Zealand Income Support Service (NZISS) of the Department of Social Welfare, administration of allowances through branch and district offices.
Department of Inland Revenue, administration of family support program.

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Old Age, Disability, Death

First law: 1955.
Current law: 1982.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 7.10 cordobas de oro.

Coverage

All persons receiving remuneration for work or services rendered.
Exclusions: domestic workers and members of the Armed Forces.
Voluntary affiliation for self-employed, workers previously covered, clergy, employers, ranchers and family members working for family-owned companies who are not paid.
Special system for miners, indigents and those who have performed services for the country. (Government assumes whole cost.)

Source of Funds

Insured person: 1.75% of earnings.
Employer: 3.50% of payroll.
Government: 0.25% of earnings (plus employer contribution for public employees).
No ceiling on earnings for contribution purposes.
Also finances family allowances.

Qualifying Conditions

Old-age pension: Age 60. Age 55 for miners, teachers and the physically or mentally impaired. 750 weeks of contribution. If entry is after age 45, contributions for half of weeks from initial coverage until retirement age, with minimum of 250 weeks.
Disability pension: Loss of 67% of earning capacity in similar occupation (total disability); inability to earn more than 50% but less than 67% of usual earnings (partial disability). 150 weeks of contribution in last 6 years.
Survivor pension: 150 weeks of contribution by deceased in last 6 years. For funeral grant, 4 weeks in last 26 weeks preceding death.

Old-Age Benefits

Old-age pension: 40% (45% if less than twice minimum wage) of average earnings during last 5, 4, or 3 years (based on contributions of 15, 20, or 25 years) plus 1.365% (1.591% if average earnings are less than twice minimum wage) for each 50 weeks of contributions. An additional 1% of earnings is added for each year of work after age 60, up to a maximum of 5%.
Dependents' supplements: 15% of pension for wife or companion; 10% each for children under age 15 (21 if student, no limit if disabled); 10% for uninsured parents over age 60 or disabled.
Maximum pension: 80% of earnings if more than 2 times the minimum salary; no limit if less than 2 times the minimum salary. 100% with dependents. Minimum benefit: 66-2/3 % minimum salary in worker's employment group plus family allowances.
Adjustment: Periodic adjustment of benefits for wage changes, if financial conditions permit.

Permanent Disability Benefits

Disability pension: Same as old-age benefit.
Disability pension converted to old-age pension at age 60. If ineligible for latter, partial disability pension is increased to total disability benefit at age 60 on condition beneficiary retires from all covered activity.
Constant attendance allowance: 20% of total disability pension.
Dependents' supplements: Same as old-age benefit.
Partial disability: 50% of total disability pension. Dependents also qualify for supplements at half the rate for total disability. Maximum partial pension: 40% of average earnings.
Maximum pension, minimum salary in worker's employment group.
Adjustment: Periodic adjustment of pensions for wage changes, if financial conditions permit.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow age 45 or disabled; also payable to dependent disabled widower. Payable to widow under age 45 for 2 years or as long as caring for children receiving orphans' pensions.
Orphans: 25% of pension of insured for each orphan under age 15 (21 if student, no limit if disabled), or 50% if full orphan.
Maximum survivor pensions: 100% of pension of insured.
Funeral grant: Cost of funeral service, or amount equal to one half monthly salary.
Adjustment: Periodic adjustment of pensions for wage changes, if financial conditions permit.

Administrative Organization

Nicaraguan Institute of Social Security, administration of program; managed by technical council.

Sickness and Maternity

First law: 1955.
Current law: 1982 (National Health Service).
Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: All persons receiving remuneration for work or services rendered.
Exclusions: domestic workers and members of the Armed Forces.
Voluntary affiliation for self-employed, workers previously covered, clergy, employers, ranchers and family members working for family-owned companies who are not paid.
Medical benefits: Insured and beneficiaries.

Source of Funds

Insured person: 2.25% of earnings.
Employer: 6% of payroll.
Government: 0.25% of earnings (plus employer contributions for public employees).

Qualifying Conditions

Cash sickness benefits: 8 weeks of contribution in last 22 weeks.

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Cash maternity benefits: 16 weeks of contribution in 39 weeks prior to the birth.
Medical benefits: 4 weeks of contributions.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings in last 8 weeks.
Payable after 3-day waiting period for up to 52 weeks. Payable from the 1st day of incapacity if hospitalized. Covered worker with 8 weekly contributions in the last 22 weeks who becomes unemployed also covered for sickness and maternity.
Maternity benefit: 60% of earnings in last 8 weeks, according to 8 wage classes. Payable for 4 weeks before and 8 weeks after confinement.
Nursing allowance: 45 pounds of milk during the 1st 6 months of life.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients. in accordance with available resources.
Duration: No time limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head through the Ministry of Health's National Health System.

Administrative Organization

Nicaraguan Institute of Social Security, administration of program.

Work Injury

First law: 1930 (labor code).
Current law: 1982.
Type of program: Social insurance system.

Coverage

All persons receiving remuneration for work or services rendered. Employees not under social insurance covered by employer-liability provisions of 1945 labor code (lump sum equal to 2 years' wages).

Source of Funds

Insured person: None.(0.25% for war victims).
Employer: 1.5% of payroll (plus 1.50% for war victims).
Government: None (except as employer).
Above contributions also finance family allowances.
No ceiling on earnings for contribution purposes.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period (except that qualifying period of 6 months in the last year must be met to qualify for ordinary sickness benefits based on occupational disease).

Temporary Disability Benefits

Temporary disability benefit: 60% of earnings in last 8 weeks of contributions.
Payable from first day after injury until medical care terminates or until worker is declared permanently disabled.

Permanent Disability Benefits

Permanent disability pension: 60% of earnings if totally disabled.
Partial disability: Percent of full pension proportionate to degree of incapacity, if latter 20% or more. Lump sum equal to 5 years' pension, if disability is 10% to 19%.

Workers' Medical Benefits

Medical benefits: Benefits provided in accordance with available resources.
Constant attendance supplement: 20% of pension but not less than 50% of minimum wage.

Survivor Benefits

Survivor pension: 50% of pension of insured. Payable to widow or dependent disabled widower.
Orphans: 25% of pension of insured for each orphan under age 15 (21 if student, no limit if disabled) or 50% if full orphan.
In case of no orphans, payable to other dependent survivors.
Maximum survivor pensions: 100% of pension of insured.
Funeral grant: Cost of funeral service.

Administrative Organization

Nicaraguan Institute of Social Security, administration of program.

Family Allowances

First and current law: 1982.
Type of program: Social insurance system.

Coverage

Same as for old age.

Source of Funds

Insured person: See Old Age, Disability, Death, above.
Employer: Same.
Government: Same.

Qualifying Conditions

Earnings-tested. Child must be under 15 years of age (21 if student).

Family Allowance Benefits

Allowances vary by level of earnings and age of children.

Administrative Organization

Nicaraguan Institute of Social Security and Welfare, administration of the program.

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Old Age, Disability, Death

First law: 1967.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 536 CFA francs.

Coverage

Employed persons, technical students, and apprentices.
Special system for public employees.
Voluntary insurance for persons not compulsorily covered who have at least 6 months of social security coverage.

Source of Funds

Insured person: 1.6% of earnings (voluntary insurance, 4%).
Employer: 2.4% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 250,000 francs a month; minimum, 18,898 francs a month.

Qualifying Conditions

Old-age pension: Age 60 (or 55 if *prematurely aged);* 20 years of insurance (half of coverage under private program counted) and 60 months of contribution during last 10 years.
Retirement from employment necessary.
Disability pension: Loss of 2/3 of earning capacity.
5 years of insurance and 6 months of contribution during last year.
(No qualifying period if nonoccupational accident; if occupational accident, see Work Injury, below.)
Survivor pension: Deceased met qualifying conditions for old-age or disability pension, was pensioner, or had 180 months of contribution at death.

Old-Age Benefits

Old-age pension: 20% of average earnings during last 3 or 5 years (whichever is higher). Increment of 1.33% of earnings for every 12 months of contribution beyond 180 (including half of coverage under former private program).
Minimum pension: 60% of minimum wage; maximum, 80% of earnings.
Old-age settlement: Lump sum equal to 1 month's wages per year of insurance, if age 60 (or 55 if *prematurely aged*) and ineligible for pension.

Permanent Disability Benefits

Disability pension: 20% of average earnings during last 3 or 5 years (whichever is higher). Years under age 60 at time of claim credited as 6-month periods. Increment of 1.33% of earnings for every 12 months of contribution beyond 180 (including half of coverage under former private program).
Minimum pension: 60% of legal minimum wage; maximum, 80% of earnings.
Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow age 50 or disabled.
Also payable to dependent disabled widower.
Orphans: 25% of pension of insured for each orphan under age 14 (21 if student or disabled); 40% if full orphan.
Maximum survivor pensions: 100% of pension of insured.
Survivor settlement: Lump sum equal to 1 month's pension of insured for each 6 months of insurance, if ineligible for pension.

Administrative Organization

Ministry of Public Service and Labor, general supervision.
National Social Security Fund, administration of program; managed by a council and a director.

Sickness and Maternity

First law: 1952.
Current law: 1965.
Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.
Employer: See family allowance contribution, below.
Government: None.

Qualifying Conditions

Maternity benefit: 6 months of covered employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance.
Labor code requires employers to provide paid sick leave.
Maternity benefit: 50% of earnings, or 100% (employer paying half) for women with at least 2 years' service in firm.
Payable for up to 6 weeks before and 8 weeks after confinement.
Maternity grant: Lump sum of 10,000 francs (paid in 3 installments during 12 months following each birth).

Workers' Medical Benefits

Medical benefits: Working women receive reimbursement of costs of medical care during pregnancy and confinement.
Labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Public Service and Labor, general supervision.
National Social Security Fund, administration of program.

Work Injury

First law: 1960.
Current law: 1965.
Type of program: Social insurance system.

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Coverage

Employed persons, technical students, apprentices, members of production cooperatives, managers and directors of commercial enterprises, and convict labor.

Source of Funds

Insured person: None.
Employer: 2% of payroll.
Government: None.
Maximum earnings for contribution purposes: 250,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of average earnings for first 28 days; 66-2/3% thereafter.
Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average monthly earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.
Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.
Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional; 20% for each full orphan.
Dependent parents and grandparents: 10% of earnings each; maximum, 30%.
Maximum survivor pensions: 85% of earnings.
Funeral grant: Lump sum of 15 days' earnings.

Administrative Organization

Ministry of Public Service and Labor, general supervision.
National Social Security Fund, administration of contributions and benefits.

Family Allowances

First law: 1955.
Current law: 1965.
Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.
Employer: 11% of payroll.
Government: None.
Maximum earnings for contribution purposes: 250,000 francs a month.
Above employer contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be age 1 (when maternity grant ceases) but under age 14 (18 if apprentice, 21 if student or disabled). Parent must have had 6 months of employment and be currently working 18 days a month (or be widow or widower of beneficiary).
Prenatal allowance and birth grant: Must undergo medical care for mother and child, as prescribed in law.

Family Allowance Benefits

Family allowances: 1,000 francs a month for each child.
Prenatal allowance: 1,000 francs for each month of pregnancy.
Birth grant: lump sum of 10,000 francs for each of first three births.
Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Public Service and Labor, general supervision.
National Social Security Fund, administration of program.

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Old Age, Disability, Death

First law: 1961.
Current law: 1993 (implemented July 1994).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 107.75 naira.

Coverage

Employees of firms with 5 or more workers.
Exclusions: Public servants, diplomats, aliens covered under equivalent foreign programs, self-employed, and clergy.
Special system for pensionable public employees.
Voluntary coverage for some excluded categories under specified conditions.

Source of Funds

Insured person: 2.5% of basic salary.
Employer: 5% of basic salary.
Government: None.
Maximum earnings for contribution and benefit purposes: 48,000 naira per year.

Qualifying Conditions

Old-age pension: Age 60, and 120 months of contributions; retirement from regular employment.
Retirement grant: Age 60 and more than 12 months but not less than 120 months of contributions; retirement from regular employment.
Disability pension: Loss of all working capacity and 36 months including 12 months within the preceding 36 months.
Disability grant: Disabled. 12 months of contributions.
Survivor pension: Deceased was receiving disability or retirement benefits at time of death.
Survivors grant: At the time of death the deceased was eligible for the disability grant.
Funeral grant: Deceased was receiving disability or retirement pension or had 60 months of contributions.

Old-Age Benefits

Old-age pension: 60 months of contributions, 30% of final average monthly insurable earnings plus 1.5% of those earnings for each 12 months of contributions paid or credited over first 120 months.
Minimum pension: 80% of national minimum wage; maximum pension, 65% of final average monthly contributions.
Retirement grant: Final monthly total contributions at retirement age, multiplied by number of months of paid contributions.

Permanent Disability Benefits

Disability pension: 30% of final average contributions as determined for retirement pension. For every 12 months of contributions paid in excess of qualifying period for retirement pension up to date of disability, pension increased by 1.5%; for every 12 months between date of disability or period of retirement pension and date retirement age attained, increased by 1%.
Minimum pension: 40% of final average contributions or 80% of national minimum wage.
Disability grant: Amount equal to final monthly contributions immediately prior to disability, multiplied by number of months of contributions.

Survivor Benefits

Survivor pension: 100% of deceased pension.
Payable to surviving spouse or other dependent relatives.
Survivors grant: Same as retirement grant.
Funeral grant: Lump sum of 2,000 naira.

Administrative Organization

Federal Ministry of Labor and Productivity, general supervision.
Nigeria Social Insurance Trust Fund (NSITF), administration of program through Board of Directors and Management Committee.

Sickness and Maternity

First and current law: 1961.
Type of program: Provident fund system (cash sickness benefits only) not yet in effect.

Coverage

Employees of firms with 5 or more workers. Exclusions: Casual workers, aliens covered under equivalent foreign programs, self-employed, and public employees covered by special system.

Source of Funds

Insured person: See Old Age, Disability, Death, above.
Employer: Same.
Government: None.

Qualifying Conditions

Cash sickness benefits: 1 year of contribution to provident fund (benefits not payable if employer pays sick leave at least equal to benefit). For paid maternity leave, 6 months of service with same employer.

Sickness and Maternity Benefits

Sickness benefit: Up to 0.34 naira a day.
Payable for up to 1 month or until exhaustion of balance in account; amount paid is deducted from worker's account in provident fund. (Labor code require employers to provide 12 days paid sick leave per year; employer also pays 50% of wages during maternity leave of 6 weeks before and 6 weeks after confinement.)

Workers' Medical Benefits

Medical benefits: None provided under insurance. (Free medical care available to population in public dispensaries and hospitals, within limits of facilities available.)

Dependents' Medical Benefits

Medical benefits for dependents: None, except care in public dispensaries and hospitals.

Administrative Organization

Federal Ministry of Labor and Productivity, general supervision.

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Nigeria Social Insurance Trust Fund (NSITF), administration of program through Board of Directors and Management Committee.

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Work Injury

First and current law: 1942, as amended in 1957 and 1987.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Manual workers, and nonmanual employees (including Federal and State public employees) earning 1,600 naira a year or less.
Exclusions: Agricultural or handicraft employees of undertakings normally employing less than 10 workers, casual employees and family labor.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit : Full salary for 6 months, 50% for next 3 months, 25% for following 15 months.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings, if totally disabled.
Constant-attendance supplement: 25% of permanent disability benefit.
Partial disability: Lump sum proportionate to degree of incapacity, according to schedule in law.

Workers' Medical Benefits

Medical benefits: Medical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor benefit : Lump sum of 42 months' earnings, less any temporary disability benefits paid to deceased.
Apportionment among survivors determined by courts.

Administrative Organization

Federal Ministry of Labor and Productivity, enforcement of law. Courts usually participate in adjudication of claims and decide disputed questions. Employers may insure liability with commercial insurance companies.

Unemployment

(*Withdrawal grant* under provident fund.)

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Old Age, Disability, Death

First law: 1936.
Current law: 1966.
Type of program: Dual universal and social insurance systems.
Exchange rate: U.S.$1.00 equals 6.81 kroner.

Coverage

Universal pension: All residents, including resident alien seamen serving on Norwegian ships outside territorial waters.
Pension is independent of previous income or contributions paid.
Earnings-related pension: All employees and self-employed persons earning over *base amount*, born after 1897.
(Reduced amount for pensioners born before 1897 and their surviving dependents.)
Base amount equals 38,080 kroner as of May 1, 1994 and varies automatically with changes in general price and income levels, subject to adjustment once or twice a year.
Special systems for seamen, fishermen, forestry workers, railway employees, and public employees.

Source of Funds

Insured person: Employees, 7.8% of income (reduced to 3.0% of income—including payments-in-kind, lodging, or pension—if under age 16 or over age 69); self-employed, 10.7% of income up to 12 times base amount, plus 7.8% of income exceeding 12 times base amount.
Employer: 14.2% of wage. Contribution rates reduced in certain geographical areas.
Government: National government, any deficit.
No earnings limit for contribution purposes.
Above contributions also finance sickness and maternity, work-injury, and unemployment programs.
Contributions from employees and the self-employed are calculated on the basis of *pensionable income* (gross wage income including cash sickness, maternity, and unemployment benefits) in excess of 17,000 kroner a year; however, contributions may not exceed 25% of annual income above 17,000 kroner.

Qualifying Conditions

Old-age pension: Both pensions, age 67.
Universal old-age pension: 3 years' coverage, age 16-66.
Earnings-relatedold-age pension: 3 years' earnings above base amount.
Both pensions payable abroad.
Earnings limit: Universal pension and earnings-related pension must be reduced by 50% of wages exceeding the *base amount.*
Disability pension: Both pensions, earning capacity permanently reduced 50% or more, aged 16-66.
Universal disability pension: 3 years' coverage immediately preceding claim (1 year in some instances). Payable abroad under special conditions.
Earnings-related disability pension: 3 years' earnings above base amount; Payable abroad.
Universal survivor pension: deceased has 3 years' coverage immediately preceding death or claim.
Earnings-related pension: Same as disability pension.

Old-Age Benefits

Universal old-age pension: Up to 100% of *base amount* if single, 150% for aged couple. Full pension 40 years' coverage, reduced for shorter coverage.
Income-tested supplements: 50% of pension for spouse not drawing old-age pension; 25% of base amount for each child under age 18; up to 61.55% of base amount if ineligible for earnings-related pension (55.85% if spouse is pensioner; 123.1% if supporting a spouse aged 60 or older).
Maximum earnings for benefit purposes: 6 times *base amount* plus 1/3 of income between 6 times and 12 times *base amount.*
Adjustment: Pensions adjusted automatically for changes in general price and income levels.
Earnings-related old-age pension: 42% of the current *base amount* multiplied by insured's average annual number of *pension points* in 20 years with the most points. Number of pension points in a year equals the difference between the worker's earnings and the year's base amount divided by the base amount.
Limit: 7.0 points per year. Full pension with 20 years' coverage requirement increases year-by-year to 40 for persons born later.
For shorter coverage, pension reduced proportionally.
Adjustment: Recorded earnings, wage limits, and pensions in force adjusted automatically for changes in general price and income levels.

Permanent Disability Benefits

Universal disability pension: Up to 100% of *base amount* if totally disabled. 40 years of coverage for full pension; computed as if covered through 66th year if certain coverage conditions are met.
Partial disability, reduced pension in proportion to loss of earning capacity. Minimum: 50% of projected old-age benefit.
Income-tested supplements: 50% of pension for spouse aged 60 or over; 25% of base amount for each child under age 18; 460 kroner to 1,530 kroner a month for substantially increased expenses; up to 61.55% of base amount if ineligible for earnings-related pension.
Constant-attendance supplement: Normally, 765 kroner a month; may be increased to as much as 4,284 kroner a month.
Adjustment: Pensions adjusted automatically for changes in general price and income levels.
Earnings-related disability pension: See earnings-related old-age pension. Years of coverage credited as if worked to age 67 if certain coverage conditions are met.
Partial disability: Percent of full pension proportionate to loss of earning capacity.
Earnings adjustments, see earnings-related old-age pension.

Survivor Benefits

Universal survivor pension: Up to 100% of *base amount*. Full pension, deceased or spouse covered 40 years, with coverage projected through 66th year.
If surviving spouse's income exceeds 1/2 base amount, pension equals difference between full pension and 40% of excess of spouse's income above 1/2 base amount.
Income-tested supplements: Up to 61.55% of base amount if ineligible for earnings-related pension; 669 kroner a month for 1st, 267 kroner for each additional child for child care while job-training

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or working; 11,127 kroner maternity grant if giving birth to child of deceased.
Earnings-related survivor pension: 55% of earnings-related pension of deceased as if worked to age 67. Transitional grant to surviving spouse temporarily unable to work; and to divorced, separated, and unwed parents (including child care benefit).
Orphans: 40% of base amount for 1st child, 25% for each additional child under age 18. Full orphans under age 18 (under 20 if student) receive full survivor pension (basic plus earnings-related pension) of the parent who was entitled to the highest amount, 40% of base amount paid for the 2nd child, and 25% for each additional child. Divided equally if 2 or more children.
Funeral grant: 4,000 kroner.
Adjustment: Pensions adjusted automatically for changes in general price and income levels.

Administrative Organization

Ministry of Health and Social Affairs, general supervision.
National Insurance Administration, administration of program at the national and county levels.
National Insurance Administration county offices, administration of county programs and supervision of local offices.
Local insurance offices, administration of program locally.
Generally, 1 office in each municipality; contributions, including employers' contributions, collected through local tax offices.

Sickness and Maternity

First law: 1909.
Current law: 1970.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Medical benefits: All residents, including resident alien seamen serving on Norwegian ships.
Cash benefits: Employees and self-employed with income of not less than one-half the base amount. This income limit does not affect employer's obligation to pay cash benefits for first 2 weeks.
Special provisions for seamen, military personnel, and (for cash benefits) fishermen, casual workers and temporarily unemployed.

Source of Funds

Insured person: See pension contributions, above.
Employer: Same. In addition, the employer pays the entire cost of cash sickness benefits for the first 2 weeks.
Government: See pension contributions, above.
No maximum earnings for contribution purposes.

Qualifying Conditions

Cash sickness benefits: 14 days of employment or self-employment.
Cash maternity benefits: 6 months of employment or self-employment during the past 10 months.
Maternity grant: Insured mothers not entitled to cash maternity benefits.
Additional grant for widowed, divorced, separated, and unwed mothers, 3 years of insurance immediately preceding the claim.

Sickness and Maternity Benefits

Sickness benefit: 100% of covered earnings, payable from 1st full day of incapacity up to 52 weeks—thereafter covered by rehabilitation allowance or disability pension.
Maximum earnings for benefit purposes: 6 times base amount.
Self-employed, 65% of assessed covered earnings after 14 days waiting period (may voluntarily insure for 100% of earnings and/or shorter waiting period).
Casual workers and temporarily unemployed, 65% of assessed earnings after 14-day waiting period.
Care of sick child under age 12: Mother or father, 20 days per year each (single parent 40 days).
Sick child under age 16, if illness is potentially fatal, parental leave up to 780 days.
Maternity benefit: 100% of covered earnings for 42 weeks, alternatively 80% for 52 weeks. If mother resumes work, father may care for child at same rates.
Maternity grant (giving birth at home): 1,650 kroner; 11,790 kroner if not receiving maternity benefit (also paid in case of adoption); widowed, divorced, separated, or unwed mothers, 11,127 kroner.

Workers' Medical Benefits

Medical benefits: Cash refunds of part or all of medical expenses; or service benefits furnished by providers under contract with funds. Includes part of doctors' fees (patient pays 83 kroner per consultation in most cases); free care in public hospital; patient pays 30% of expenses for listed essential medicines (up to 300 kroner per prescription); laboratory services; and transportation in excess of 45 kroner per trip.
(Patient's own expenses, including those for children aged 7-16, with certain exemptions for special diseases, limited to 1,140 kroner for 1995. Ceiling set by Parliament for one year at a time. When ceiling is reached, patient entitled to free treatment for the remainder of the year).
Pensions reduced from the 2nd month of institutional care, sickness benefit from the 4th month. Duration: No limit

Dependents' Medical Benefits

Medical benefits for dependents: Insured in their own right since coverage is based on residency.

Administrative Organization

Ministry of Health and Social Affairs, general supervision.
National Insurance Administration, national administration of program and supervision of local offices.
National Insurance Administration county offices, administration of county program and supervision of local offices.
Local insurance offices, administration of program locally.

Work Injury

First law: 1895.
Current law: 1989 (effective January 1, 1990).

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Type of program: Social insurance system.

Coverage

Employees, personnel on Norwegian ships, fishing vessels, and on permanent or movable installations on the Norwegian Continental Shelf (including aliens); students, and military personnel.
Self-employed may insure voluntarily.

Source of Funds

Insured person: Employee, none; self-employed (if coverage elected), 0.4% of income, as assessed for national tax purposes.
Employer: See pension contributions above.
Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Cash sickness benefit under sickness program also payable in case of work injury for up to 50 weeks. Thereafter, the insured becomes entitled to rehabilitation allowances or disability pension.

Permanent Disability Benefits

Permanent disability pension: 100% of base amount if totally disabled. No reduction in pension if coverage is shorter than 40 years.
Partial disability (exceeding 15%): Percent of full pension proportionate to degree of disability (lump-sum payment if disability less than 30%).
Supplements: See universal disability pension above.
Constant attendance benefit, 765 kroner to 4,284 kroner a month, according to need.
In addition to any other benefits, up to 75% of base amount a year based on medical nature and degree of injury.
Earnings-related disability pension : See earnings-related disability pension, above.

Workers' Medical Benefits

Medical benefits: Comprehensive care, including appliances; no sharing of cost by patient.

Survivor Benefits

Survivor pension: Same as universal survivor pension above.
No reduction in pension if coverage is shorter than 40 years.
Orphans: Same as survivor pension, above.

Administrative Organization

Ministry of Health and Social Affairs, general supervision.
National Insurance Administration, national administration of program and supervision of local offices.
National Insurance county offices, administration of county program and supervision of local offices.
Local insurance offices, administration of program locally.

Unemployment

First law: 1906.
Current law: 1970.
Type of program: Social insurance system.

Coverage

Employees (including public employees) and seamen. Self-employed aged 64 and over only under special circumstances.

Source of Funds

Insured person: See pension contributions, above.
Employer: Same.
Government: Same.

Qualifying Conditions

Unemployment benefits: Annual earnings in last year preceding unemployment (or average earnings during 3 years preceding unemployment, if higher) of at least 75% of base amount at time of application.
Registered at public employment office, able and willing to work.
Unemployment not due to voluntary leaving, discharge for misconduct, labor dispute in which participated, or refusal of suitable offer or retraining (disqualification for at least 4 weeks).

Unemployment Benefits

Unemployment benefit: 0.2% of annual income per day up to 6 times the base amount; maximum, 438 kroner daily, plus 6 kroner a day (12 kroner after 26 weeks) for each dependent child under age 18. Payable after 3-day waiting period. Benefits paid for up to 80 weeks continuously or during any 2 consecutive calendar years, after which 13 weeks must elapse before new benefits are granted.
Various travel, moving, vocational training, and work-relief allowances also provided.

Administrative Organization

Ministry of Labor and Municipal Affairs, general supervision.
Directorate of Labor, national administration of program; benefits payable through local insurance offices (see old-age pension above).
Local employment offices, administration of program locally.

Family Allowances

First and current law: 1946.
Type of program: Universal system.

Coverage

All resident children.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 16.

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Family Allowance Benefits

Family allowances: 10,572 kroner a year for 1st child in family, 11,088 kroner for 2nd, 12,552 kroner for 3rd, 13,200 kroner for 4th, and 13,596 kroner for each additional child. In addition, annual supplement of 5,112 kroner per child under age 3.
Sole supporter receives benefits for 1 child more than actually supported.
Beneficiaries living in arctic region receive annual supplement of 3,792 kroner per child. Payable monthly.

Administrative Organization

Ministry of Health and Social Affairs, general supervision.
National Insurance Administration, national administration of program and supervision of local offices.
National Insurance county offices, administration of county program and supervision of local offices.
Local insurance offices, administration of allowances locally.

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Old Age, Disability, Death

First law: 1975.
Current law: 1991.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 0.38 rials.

Coverage

Employed citizens aged 15-59, in the private sector under a permanent work contract.
Exclusions: Foreign workers, domestic servants, and artisans.

Source of Funds

Insured person: 5% of monthly wage.
Employer: 8% of payroll.
Government: 5% of total wages.

Qualifying Conditions

Old-age pension: Age 60 (men) with at least 180 months of contributions paid and age 55 (women) with at least 120 months of contributions.
Early retirement, 240 months (men) or 180 months (women) of contributions. Reduced benefit rates for early retirement.
Delayed retirement, 180 months of contributions including at least 36 months during the 5 years preceding retirement.
Disability pension: Nonoccupational disability benefits, 6 months of contributions preceding the disability, or 12 months of contributions including 3 months immediately preceding the disability.
Survivor pension: Nonoccupational survivor benefits, 6 months of contributions preceding death, or 12 months of contributions including 3 months immediately preceding death.

Old-Age Benefits

Old-age pension: 1/60th of average wage during the last 2 years of employment times the number of full years of contributions.

Permanent Disability Benefits

Disability pension: 1/60th of average wage during the last 2 years of employment times the number of full years of contributions. Minimum, 40 percent of earnings at onset of disability.

Survivor Benefits

Survivor pension: Orphans, 50% of pension of insured (students up to age 26, daughters until married); widow, widower, father, mother, sisters, or brothers, 25% of pension of insured.
Marriage grant: Lump sum equal to 15 times the pension of the insured, payable to the daughter when she gets married.
Funeral grant: Lump sum payment equal to three months earnings or pension of insured.

Administrative Organization

Minister of Social Affairs and Labor, general supervision.
General Authority for Social Insurances, administration of program; managed by an eight member board of directors, chaired by the Minister of Social Affairs and Labor.

Work Injury

First law: 1977.
Current law: 1991.
Type of program: Social insurance system.

Coverage

Employed citizens aged 15-59, in the private sector under a permanent work contract.
Exclusions: Foreign workers, domestic servants, and artisans.

Source of Funds

Insured person: none.
Employer: 1% of payroll.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75 percent of current monthly earnings, payable during convalescence.

Permanent Disability Benefits

Permanent disability pension: 75 percent of average earnings. Partial permanent disability, assessed at more than 30 percent of total disability, entitles the worker to the same monthly pension, regardless of the worker's future wages. If permanent disability is 30 percent or less, receives a lump sum equal to 36 times the monthly pension and protection from dismissal.

Workers' Medical Benefits

Medical benefits: Hospitalization, general and specialist care, medicines, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 75 percent of average earnings of the insured.

Administrative Organization

Minister of Social Affairs and Labor, general supervision.
General Authority for Social Insurances, administration of program; managed by eight-member board of directors chaired by the Minister of Social Affairs and Labor.

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Old Age, Disability, Death

First law: 1972 (national law; never went into force).
Current laws: 1976.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 30.67 rupees.

Coverage

Employees in firms with 10 or more workers. Exclusions: Family labor, and self-employed. Special systems for public employees, armed forces, police, statutory bodies, local authorities, bank, and railway employees. Commercial and industrial establishments with 50 or more employees must provide group insurance for temporary and permanent disability and death benefits for employees earning less than 3,000 rupees per month.

Source of Funds

Insured person: None.
Employer: 5% of payroll.
Government: 5% of payroll.
Maximum earnings for contribution and benefit purposes: 3,000 rupees a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women and miners). 15 years of contribution, 7 years if age 40 (men) or 35 (women), 5 years if age 45 (men) or 40 (women) as of July 1976. Retirement from covered employment not necessary. Reduced pension payable age 55-59 (50-54 for women) until June 30, 1991, if in insurable employment on or before June 30, 1986 and attaining age 55 (50) by June 30, 1991. Old-age grant: Age 60 (men) or 55 (women). 2-14 years of covered employment.
Disability pension: Loss of 2/3 of earning capacity. 15 years of contribution, or 5 years including 3 of last 5.
Survivor pension: Deceased had completed at least 36 months in insurable employment, or was pensioner at death.

Old-Age Benefits

Old-age pension: 2% of average monthly wage (based on last 12 months' earnings) times number of years of insurable employment. Minimum pension: 425 rupees (as of July 1991). Reduced pension: Full old-age pension reduced 1/2% for each month that retirement precedes age 60 (age 55 for women). The minimum pension is similarly reduced.
Old-age grant: Lump sum equal to 1 month's wage for each year of insurable earnings.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Survivor Benefits

Survivor pension: 100% of insured's minimum pension to be divided equally if more than one widow. Married before the deceased reached minimum pensionable age for old-age pension. Minimum pension: 425 rupees (as of July 1991).
If surviving spouse dies before receiving survivors pension for 5 years, balance of 5 years' pension paid to surviving parents of the deceased insured person.

Administrative Organization

Ministry of Labor, Manpower and Overseas Pakistanis, general supervision.
Employees' Old-Age Benefits Institution, administration of contributions and benefits.

Sickness and Maternity

First law: 1962 (national law; never went into force).
Current laws: 1965.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees in selected industries or establishments earning 3,000 rupees a month or less. Law applies to domestic servants also, but is not enforced. Exclusions: Family labor, self-employed, and persons earning above 3,000 rupees a month.
Special systems for public employees, armed forces, police, local authorities, and railway employees.

Source of Funds

Insured person: None.
Employer: 7% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 3,000 rupees a month or 120 rupees a day.
Above contributions also finance work-injury benefits.

Qualifying Conditions

Cash sickness benefits: 90 days of contribution in last 6 months.
Cash maternity benefits: 180 days of contribution in last 12 months.
Medical benefits: Current coverage.

Sickness and Maternity Benefits

Sickness benefit: 75% of earnings: 100% in case of tuberculosis and cancer (50% in North-West Frontier Province and Balochistan). Payable after 2-day waiting period for up to 121 days (365 days for tuberculosis and cancer) in year.
Maternity benefit: 100% of earnings, payable for 12 weeks, including not more than 6 weeks before confinement.

Workers' Medical Benefits

Medical benefits: Medical services provided mainly through social security facilities. Includes general medical care, specialist care, medicines, hospitalization, maternity care, and transportation. Maximum duration: No time limit (for as long as it is considered necessary or for six months after patient has exhausted title to sickness benefit, whichever period is shorter).

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Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker, except that hospitalization for dependents is provided only in case of maternity, surgery, and cancer.
Death grant: 1500 rupees.

Administrative Organization

Provincial Labor Department, general supervision.
Provincial Employees' Social Security Institutions in Punjab, Sindh, North-West Frontier Province, and Balochistan, administration in each Province; managed by tripartite governing body and commissioner.
Institution authorized to establish own dispensaries and hospitals, or to contract with public and private agencies for provision of medical services.

Work Injury

First law: 1923 (Workmen's Compensation Act of 1923 is still in force for employees not covered by social insurance law of 1965).
Current laws: 1965.
Type of program: Social insurance system.

Coverage

Workmen's Compensation Act—Employees of industrial establishments with 10 or more workers drawing wages up to 3,000 rupees a month. Exclusions, see Social Insurance Law below.
Social Insurance Law—Employees in selected industries and establishments earning 3,000 rupees a month or less. Law applies to domestic servants also, but is not enforced.
Exclusions: Family labor, self-employed, and persons earning above 3,000 rupees a month.
Special systems for public employees, armed forces, police, local authorities, and railway employees.

Source of Funds

Workmen's Compensation Act—Insured person: None.
Employer: Whole cost, including cost for medical examinations.
Government: None.
Social Insurance Law—Insured person: See Sickness and Maternity, above.
Employer: Same.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Workmen's Compensation Act—Persons with wages of less than 3,000 rupees per month, 1/2 of monthly wage for up to 1 year.
If lung disease, 1/3 of monthly wage paid thereafter for up to 5 years.
Social Insurance Law—60% of earnings (100% in Punjab and Sindh).
Payable after 3-day waiting period for up to 180 days (waiting period waived in Punjab).

Permanent Disability Benefits

Permanent disability pension: Workmen's Compensation Act—Permanent total disability, lump sum of 100,000 rupees. Cost of medical examination paid by employer.
Social Insurance Law—75% of earnings (100% in Punjab), if 67% loss of earning capacity.
Partial disability: Up to 66% benefit based on formula.

Workers' Medical Benefits

Medical benefits: Medical care as above, no time limit, plus dental care; no cost sharing by patient.

Survivor Benefits

Survivor pension: Workmen's Compensation Act—Lump sum of 100,000 rupees.
Social Insurance Law—60% of total disability pension of insured. Payable to widow or needy disabled widower.
Orphans: 20% of pension of insured for each orphan under age 16, or 40% if full orphan.
Dependent parent (if no widow, widower or orphan survives): 20% of pension.
Maximum survivor pensions: 100% of pension of insured.
Death grant: 1,500 rupees.

Administrative Organizations

Workmen's Compensation Act—Workmen's compensation commissioners in provinces, general supervision.
Social Insurance Law—Provincial Labor Department, general supervision.
Provincial Employees' Social Security Institution, administration of contributions and benefits.

Unemployment

Labor code requires employers with 20 or more employees to pay severance gratuity equal to last 30 days' wages for each year of employment.

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Old Age, Disability, Death

First law: 1967.
Current law: 1987 (effective December 20,1991).
Type of program: Social insurance system.
Exchange rate: Currency is the U.S. dollar.

Coverage

Gainfully occupied persons, including self-employed (For self-employed with no employees, gross earnings under $10,000 per year but more than $300 per quarter, coverage is optional).
Exclusions: Casual labor and self-employed with no employees and annual gross income of less than $300 per quarter.

Source of Funds

Insured person: 4% of earnings. Self-employed, 8% of twice the salary of highest paid employee (if none, of 1/4 gross revenue).
Employer: 4% of payroll.
Government: None, except for contribution as employer.
Maximum earnings for contribution and benefit purposes: $3,000 a quarter.

Qualifying Conditions

Old-age pension: Age 60 and 1 quarter of coverage for each year after June 1968 up to age 60.
Disability pension: Incapacity for substantial gainful activity due to impairment likely to last 1 year or result in death. 1 quarter of coverage for each year after June 1968 (or since age 21, if later), with at least 12 quarters of coverage; also, 8 quarters of coverage during last 13 quarters.
Survivor pension: Deceased had 1 quarter of coverage for each year after June 1968 (or since age 21, if later) or at least 8 quarters of coverage in 13 quarters preceding death.
Pension reduced $1 for each $3 of earnings above $500 a quarter.
Payable abroad if reciprocity exists.

Old-Age Benefits

Old-age pension: 16.5% of the first $11,000 of cumulative covered earnings, plus 2.7% of earnings between $11,000 and $44,000, plus 1.35% of earnings $44,000.
Minimum: $47.50 a month.
Dependents' allowance: None.

Permanent Disability Benefits

Disability pension: Same as old-age pension, above.
Minimum: $47.50 a month.
Dependents' allowance: None.

Survivor Benefits

Survivor pension: 60% of deceased's, payable to widow or widower at any age.
Orphans: 15% of deceased's pension for each orphan under age 18 (22 if student, no age limit if disabled before age 22).
Minimum survivor pension: $47.50 a month; maximum, 100% of insured's pension.

Administrative Organization

Social Security Administration, administration of program.

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Old Age, Disability, Death

First law: 1941.
Current laws: 1954 and 1991.
Type of program: Social insurance system.
Exchange rate: U.S. $1.00 equals 1 balboa.

Coverage

Employees and domestic workers. (Self-employed may join voluntarily.) Public employees covered under both general and special systems. Exclusions: Agricultural workers employed less than 3 months a year and family labor.
Occasional and seasonal workers to be covered under subsequent regulation. All foreigners except those working in Panama for less than two months under a foreign employment contract.

Source of Funds

Insured person: 6.75% of earnings.
Employer: 2.75% of payroll.
Government: Proceeds of tax on alcohol (for administration of old-age, survivors, and disability, sickness and maternity, and work injury programs.)
Above contributions also finance sickness and maternity.

Qualifying Conditions

Old-age pension: Age 62 (men) or 57 (women). 180 months of contribution. Retirement necessary.
Disability pension: Loss of 2/3 of earning capacity. 36 months of contribution including 18 months during last 3 years, or a total of 180 months of contribution.
Survivor pension: Deceased met disability pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 60% of average earnings during highest 7 years of earnings plus 1.25% of earnings for each 12 months of contributions in excess of 180 months. Increment of 2% granted for each 12 months of deferral during which contributions are made.
Minimum pension: 175 balboas a month; maximum, 1,000 balboas a month.
Maximum pension with 25 years of coverage and average earnings of 1,500 per month for 15 years, 1500 balboas a month.
Dependents' supplements (at normal retirement age): 20 balboas a month for wife, 10 balboas per child under age 18 (no limit if disabled); maximum, 100 balboas.
Pension plus dependents' supplements cannot exceed 100% of average earnings used for pension calculation.
Old-age settlement: 1 month's pension for each 6 months of contribution, if ineligible for pension.
Adjustment: Adjustment of pensions on an ad hoc basis.

Permanent Disability Benefits

Disability pension: Same as old-age pension.
Increment of 1% of earnings for each 12 months of contribution beyond 120 months. If coverage less than 7 years, pension based on average earnings during period credited.
Constant-attendance supplement: 10% of earnings.
Dependents' supplements: Same as for old-age pension.
Minimum pension: Same as for old-age pension.
Disability settlement: 1 month's pension per 6 months of contribution (lump sum) if ineligible for full pension but with at least 12 months of contribution, 6 of which in year prior to disablement.
Adjustment: Adjustment of pensions on an ad hoc basis.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured paid to widow age 55, disabled, or caring for child until the child stops receiving orphan's benefits; also payable to dependent disabled widower. Paid to other widows for 5 years only.
Orphans: 20% of pension of insured for each orphan under age 14 (18 if student, no limit if disabled), or 50% if full orphan.
Other dependents (in absence of above): Mother or aged or disabled father, 30% of pension of insured; eligible brothers and sisters, 20%.
Maximum survivor pensions: 100% of pension of deceased.
Funeral grant: 250 balboas.
Adjustment: Adjustment of pensions on an ad hoc basis.

Administrative Organization

Ministry of Health, national health policy.
Social Insurance Fund, administration of program; managed by Board of Directors and a Director General with an Advisory Board for technical advice.

Sickness and Maternity

First law: 1941.
Current laws: 1954.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees in private and public employment and domestic workers. (Self-employed may join voluntarily.) Pensioners also covered for medical benefits. Exclusions: Agricultural workers employed less than 3 months a year and family labor. Foreigners working in Panama under a foreign employment contract for less than 2 months.

Source of Funds

Insured person: 0.50% of earnings. Pensioners, 6.75% of pension.
Employer: See pension contributions, above.
Government: 8% of payroll.

Qualifying Conditions

Cash sickness benefits: 6 months of contribution during last 9 months.
Cash maternity benefits: 9 months of contribution during 12 months preceding 7th month of pregnancy.
Medical benefits: Currently covered or pensioner.
In case of unemployment, coverage continues for 3 months after separation from employment (12 months for those having made 180 months of contribution).

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Sickness and Maternity Benefits

Sickness benefit: 70% of average earnings during previous 2 months. Payable after 4-day waiting period for up to 52 weeks for one illness.
Maternity benefit: 100% of average weekly earnings in last 9 months, payable for up to 6 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through facilities of Social Insurance Fund or Ministry of Health (in special cases or where Fund or Ministry have no facilities, reimbursement of part or all of cost of care obtained privately). Includes general and specialist care, surgery, hospitalization, laboratory services, medicines, dental care, and maternity care. Maximum duration: No limit if service necessary.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured except for maternity.
Provided to wife and children under age 18 (25 if student or disabled); also to dependent mother or disabled father over age 60.

Administrative Organization

Minitry of Health, national health policy.
Social Insurance Fund, administration of program. Fund operates own hospitals and other medical facilities in larger cities.

Work Injury

First law: 1916.
Current law: 1970.
Type of program: Compulsory insurance with public carrier.

Coverage

Employees in private and public employment.

Source of Funds

Insured person: None.
Employer: Whole cost, through premiums fixed according to risk category (average, 1.7% of payroll).
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings during first 2 months, 60% during period prior to rehabilitation.

Permanent Disability Benefits

Permanent disability pension: 60% of earnings if 100% disabled (subject to review every 2 years). Minimum pension: 175 balboas a month; maximum, 1,000 balboas.

Partial disability: Pension for 2 years, proportionate to degree of disability, and subject to extension if disability greater than 35%; may be commuted to lump sum if disability is 35% or less.

Workers' Medical Benefits

Medical benefits: General and specialist care, surgery, medicines, hospitalization, and appliances.

Survivor Benefits

Survivor pension: 25% of earnings of insured (30% if sole beneficiary or disabled) for life.
Orphans: 15% of earnings for 1 orphan, 25% for 2, 35% for 3, and 40% for 4 or more orphans under age 18. If full orphans, 15% each for 2 or more children under age 18.
Other dependents (in order of priority): Mother or aged or disabled father (payable for 10 years); brother or sister under age 18, and other aged or disabled relatives (payable for 6 years). Maximum: 30% of earnings of insured.
Maximum for all survivor pensions: 75% of earnings of insured. (Pensions that bring total over maximum reduced proportionately.)
Funeral grant: 250 balboas.

Administrative Organization

Ministry of Health, national health policy.
Social Insurance Fund, administration of program.

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Old-Age, Disability, Death

First and current law: 1980.
Type of program: Provident fund system. Lump-sum benefits only.
Exchange rate: U.S.$1.00 equals 1.14 kina (K).

Coverage

Employed persons in firms with 25 or more workers (establishments growing or processing cocoa, copra, palm oil, rubber or tea are exempt). Similar but independent system for public employees.

Source of Funds

Insured person: 5% of earnings. (Employee may elect to pay up to 10%.)
Employer: 7% of payroll.
Government: None.

Qualifying Conditions

Old-age benefit: Age 55 and retirement from covered employment, or at any age with 15 years of contribution. Also paid before age 55 with less than 15 years but subject to reduction. Full benefits also payable if permanently emigrating, or (after 6-month waiting period) if laid off work.
Members can also withdraw their own contributions and up to 30% of the employers' contributions for the sole purpose of providing housing. This is treated as an advance on benefits.
Disability benefit: Total permanent incapacity.
Survivor benefit: Death of insured worker prior to retirement.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.
Payable to surviving spouse or other dependent relatives.

Administrative Organization

National Provident Fund Board, administration of program through tripartite board and director.

Sickness and Maternity

Medical services available free of charge or at nominal cost in government clinics and hospitals, within limits of facilities available.

Work Injury

First and current law: 1958.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons, including public employees.
Exclusions: Casual workers.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings up to K35 a week.

Permanent Disability Benefits

Permanent disability pension: K35 a week if totally disabled and prior annual earnings exceeded K1,335. 60% of this amount paid if annual earnings were K800-1,335; 27% paid if annual earnings were less than K800.
Dependents' supplements: Up to K8.50 a week for wife, K5 per child under age 16, according to earnings.
Partial disability: Lump sum of up to K13,500 according to earnings and degree of incapacity.

Workers' Medical Benefits

Medical benefits: Medical treatment and transportation.

Survivor Benefits

Survivor grant: Lump sum of up to K13,500 according to earnings and degree of dependency, payable to surviving spouse or other dependents.
Orphans: Up to K5 a week per child under age 16, according to earnings of insured and degree of dependency.
Funeral grant: Lump sum of up to K300, according to earnings.

Administrative Organization

Department of Labor and Industry, administration of program.

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Old Age, Disability, Death

First law: 1943.
Current laws: 1950 and 1973.
(The 1973 law contains certain changes in retirement and pension benefits and contribution rates which are being phased in.)
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 1,927 guarani.

Coverage

Employed persons.
Special systems for railroad, banking, and public employees.

Source of Funds

Insured person: 9.5% of earnings. Pensioners, 5% of pensions.
Employer: 13.0% of payroll.
Government: 1.5% of earnings.
Minimum earnings for contribution purposes: Minimum wage.
Above contributions also finance sickness, maternity, and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 60 with 15 years, or age 55 with 20 years of contribution. Retirement unnecessary. Pension payable abroad.
Supplement: Age 60 with 20 years, or age 55 with 25 years of contribution.
Disability pension: Loss of 2/3 of earning capacity. 150 weeks of contribution if under age 55; 200 weeks if under age 60; 400 weeks if disability due to *premature aging or senility*. Supplement: Total or partial inability to perform usual job, and 3 years' coverage (non-work injury) or 8 years (premature aging).
Survivor benefit: Deceased was pensioner at death, or had 50 weeks of contribution in last 3 years. Funeral grant, 26 weeks of contribution in last year.

Old-Age Benefits

Old-age pension: 42.5% of average earnings during last 3 years. Increment of 1.5% of pension for each 50 weeks of contribution beyond 750 weeks. Supplement: 50% of average earnings during last 3 years. Combined pension and supplement cannot exceed 100% of average earnings during last 3 years. If pensioner continues working and paying contributions, pension raised by 4.5% for each 150 weeks of contributions after retirement.

Permanent Disability Benefits

Disability pension: 42.5% of average earnings during last 3 years. Increment of 1.5% of pension for each 50 weeks of contribution beyond 750 weeks. Supplement: 20% of average earnings during last 3 years, plus increment of 0.5% for each year covered beyond 3.

Survivor Benefits

Survivor grant: For deceased worker, lump sum of 1 month's earnings for each 50 weeks of contribution. Maximum, 5 months' earnings. (For deceased pensioner, 12 months' pension paid.)
Payable to widow or disabled dependent widower; if surviving spouse has children under age 16 or disabled, payment split in half between spouse and children. Full orphans receive full payment. Absent spouse or children, paid to dependent parent.
Supplement: 75% of insured's supplement, paid to survivors shown above.
Funeral grant: Varies according to locality.

Administrative Organization

Social Insurance Institute, administration of program (including mandatory supplement); managed by tripartite council and director-general.

Sickness and Maternity

First law: 1943.
Current laws: 1950, 1965, and 1973.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons, including domestic servants, teachers in government and private schools, and university professors.
Pensioners also covered for medical benefits.
Special systems for railroad, banking, and public employees.
Self-employed workers may elect voluntary coverage.

Source of Funds

Insured person: See pension contributions above (for pensioners, 5% of pensions; public schoolteachers and university professors, 5.5% of earnings).
Employer: Same.
Government: Same.

Qualifying Conditions

Cash sickness benefits: 6 weeks of contribution in last 4 months.
Cash maternity benefits: 6 weeks of contribution in last 120 days.
Medical and maternity benefits: Currently insured.

Sickness and Maternity Benefits

Sickness benefit: 50% of average earnings during last 4 months. Benefit reduced by half during period of hospitalization if no dependents.
Payable after 3-day waiting period for up to 26 weeks; may be extended to 50 weeks in special cases.
Maternity benefit: 50% of earnings, payable for 3 weeks before and 6 weeks after confinement.
Milk vouchers provided for up to 8 months, if mother unable to nurse child.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of Social Insurance Institute.
Includes general and specialist care, hospitalization, laboratory services, medicines, dental care (if 8 weeks of recent contribution), and maternity care.
Duration: 26 weeks for one illness; may be extended to 52 weeks in special cases.

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Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. (Includes wife, unmarried children under age 16, disabled children, and dependent parents over age 60.)

Administrative Organization

Social Insurance Institute, administration of program.
Institute operates own clinics and hospitals.

Work Injury

First law: 1927.
Current laws: 1950 and 1973.
Type of program: Social insurance system.

Coverage

Employed persons, including domestic servants and teachers in private schools.
Self-employed workers may elect voluntary coverage.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average earnings during last 4 months or period of contribution, if less. Payable after 3-day waiting period for up to 50 weeks.

Permanent Disability Benefits

Permanent disability pension: 60% of average earnings during last 3 years, if totally disabled.
Partial disability: If more than 30% disabled, pension equal to 60% of wage loss, according to schedule in law. If pension less than 30% of total disability pension, converted to lump sum equal to 5 years' pension.
Supplement: For total disability, 20% of average earnings during last 3 years, plus 0.5% for each year covered beyond 3 years.
Partial disability: Full supplement reduced proportionate to residual work capacity.

Workers' Medical Benefits

Medical benefits: General and specialist care, hospitalization, medicines, and appliances.

Survivor Benefits

Survivor pension: 40% of total disability pension of insured.
Payable to widow or dependent disabled widower.
Orphans: 20% of total disability pension of insured for each child under age 16 (no limit if disabled).
Other eligible survivors (in absence of above): 20% of pension of insured for each dependent parent.
Supplement: 75% of insured's supplement, paid to survivors shown above.
Maximum survivor pension: 100% of pension of insured.
Funeral grant: Varies according to locality.

Administrative Organization

Social Insurance Institute, administration of contributions and benefits.

Family Allowances

Labor code of 1961 requires that employers provide certain maternity and family allowance benefits.

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Old Age, Disability, Death

First laws: 1936 (wage earners) and 1962 (salaried employees).
Current laws: 1973 (unified Social Security Retirement Act) and 1991 (system of individual capitalization).
Type of program: Social insurance system (**old system**) and individually funded private pensions (**new system**).
Exchange rate: U.S.$1.00 equals 2.19 Nuevo Sol.

Coverage

Old system—Wage earners and salaried employees in private and public sectors, employees of worker-owned and cooperative enterprises, teachers, self-employed drivers, artists, and domestic workers. Special systems: Fishermen, stevedores and employees not covered under national pension system. Exclusions: Public employees hired before February 26, 1974; teachers hired before December 31, 1980; diplomatic service and judiciary employees hired before February 16, 1974; and Interior and Defense Ministry employees hired before February 26, 1974.
Voluntary coverage for self-employed and economically active no longer in covered employment (a minimum of 18 months previous coverage required), and housewives.
New system—Employed and self-employed persons.

Source of Funds

Old system—Insured person: 3% of earnings (self-employed and housewives, 9% of earnings).
Employer: 6% of earnings.
Government: Contributes as employer.
Minimum earnings for contribution purposes: Legal minimum wage. For domestic workers, 1/3 of minimum wage.
Maximum: No contribution ceiling.
New system—Insured person: 10% of earnings to fund old-age benefits, plus 3% to 4% to cover survivors' and disability insurance.

Qualifying Conditions

Old system—Old-age pension: Age 60 (men and age 55 (women) with at least 20 years of contributions.
Disability pension: Loss of 2/3 of earning capacity. Employed at time of disablement; or 36 months of contribution with 18 in last 36 months; or 12 months in last 36 months if from 3 to 15 years of contribution; or 15 or more years of contribution.
Survivor pension: Insured was pensioner or qualified for pension at death.
New system—Old-age pension: Age 65 (men) and age 60 (women). However, a benefit is payable at any age if the individual capitalization fund has accumulated assets that will replace at least 50% of average indexed earnings in last 10 years (and at 110% of the amount of the minimum benefit in force on the date of the benefit).
Disability pension: Loss of 2/3 of earning capacity.
Survivor pension: Deceased actively enrolled or was pensioner.

Old-Age Benefits

Old system—Old-age pension: 50 of indexed average earnings (reference salary), plus increments of 4% for each year of contribution in excess of 20.
Maximum benefit equals 100% of reference salary, but not more than 600 soles.
Minimum, 3 times national minimum wage.
The number of coverage months used to calculate benefits varies by length of coverage from 36 to 48 to 60 whether there are 30 or more, 25 to 30, or 20 to 25 years, respectively.
Dependents' supplements: 2% to 10% of earnings for spouse and 2% to 5% for each child.
Reduced pension: 1/30 (men) or 1/25 (women) of average earnings per year for 5-14 (men) or 5-12 (women) years of contribution.
Constant-attendance supplement: Amount equal to minimum wage.
Adjustment: Pensions adjusted quarterly according to changes in the cost of living in Lima.
New system—Old-age pension: Earnings replacement will vary according the financial performance of the individual pension fund account.
Beneficiaries have three options in receiving their pensions:

1. An annuity with amount and duration arranged by a pension fund management company (AFP);
2. an annuity with survivors' benefits purchased from an insurance company; and
3. a deferred annuity payable by an insurance carrier, with as much as 50% disbursed by the AFP during the period of deferral.

Permanent Disability Benefits

Old System—Disability pension: 100% during first year (cash sickness). 50% thereafter, plus 1.5% per year of contribution over 3 years. (If 1-3 years of contributions, 1/6 of average earnings for each year). Minimum, 3 times legal minimum wage.
Maximum, 80% of total earnings.
Dependents' supplements: 2% to 10% of earnings for spouse and 2% to 5% for each child. Amount reduced if concurrent earnings and pension exceeds former average earnings.
Constant-attendance supplement: Amount equal to minimum wage.
Benefits for voluntarily insured self-employed persons are based on average earnings in last 60 months.
Adjustment: Pensions adjusted quarterly according to changes in the cost of living in Lima.
New system—Disability pension: Accrued capitalization in addition to group disability and survivors' insurance according to the same condition applicable to the old-age benefit.

Survivor Benefits

Old System—Survivor pension: 50% of pension paid or accrued to insured, payable to widow and to disabled widower. Orphans under age 18 (21 if student, any age if disabled), 20% each of pension payable to widow or 40% if full orphan.
Minimum, 3 times minimum wage in Lima. Eligible dependent parents, 20% each.
Survivor benefit payable to dependent parents if no other survivors.
Maximum survivor pensions: 100% of pension of insured; minimum orphan pension, 1-1/2 times legal minimum wage.

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Funeral grant: Cost of burial up to 5 times minimum wage.
Constant-attendance supplement: Amount equal to minimum wage, if disabled.
New system—Survivor pension: Same as under disability.
Adjustment: Pensions adjusted quarterly according to changes in the cost of living in Lima.

Administrative Organization

Old system—Comptroller General of the Republic, general supervision.
Office of Social Security Normalization, administration of program.
New system—Superintendency of Pension Fund Administrators (SAFP), general supervision.
Investment Classification Commission, assessment of investment risks.

Sickness and Maternity

First laws: 1936 (wage earners)and 1948 (salaried employees).
Current laws: 1979 (old system) and 1991 (new system)
Type of programs: Social insurance system and private insurance. Cash and medical benefits.

Coverage

Old system—Employed persons in private and public sectors, employees of worker-owned and cooperative enterprises, professional artists, self-employed drivers, domestics, pensioners, voluntarily insured, spouse of insured, children under age 18, and disabled husband of insured. Exclusion: Employers providing health services directly to employees. Special systems: Fishermen, stevedores, and employees not covered under national pension system. Voluntary coverage for self-employed and economically active no longer in covered employment (a minimum of 18 months previous coverage required), and housewives.
New system—All persons opting out of the old social security program and their dependents.

Source of Funds

Old system—Insured person: 3% of earnings; pensioners, 4% of pension; self-employed, 9% of earnings; housewives, 5% of earnings.
Employer: 6% of payroll.
Government: Contributes as employer.
Minimum earnings for contribution purposes: Minimum legal wage; for domestics, 1/3 legal minimum wage.
Maximum: no contribution ceiling.
New system—Insured person: 8 percent of earnings.
Employer: 1 percent of earnings.
Government: None.

Qualifying Conditions

Old system—Cash sickness and medical benefits: 3 months' consecutive contributions, or 4 months of contributions in last 6 months immediately preceding onset of illness. If accident, current coverage only.

Cash maternity benefits: 3 months' consecutive contributions, or 4 months' contributions in last 6 months before expected date of birth. Initial coverage at least 9 months before confinement.

Sickness and Maternity Benefits

Sickness benefit: 100% of earnings, payable after 20-day waiting period (during which employer must pay full salary) for up to 11 months and 10 days.
Maternity benefit: 100% of earnings, up to maximum, payable for 45 days before and 45 days after confinement. Also, nursing allowances (in cash or in kind), 25% of minimum wage for 8 months.

Workers' Medical Benefits

Medical benefits: Option of receiving direct services from Social Security Institute's own or contracted facilities or refund of medical expenses subject to maximum fee schedule.
Includes general and specialist care, maternity care, dental care, hospitalization, laboratory services, appliances, and medicines (services subject to availability of necessary facilities).
Duration: 12 months (may be extended in certain cases).

Dependents' Medical Benefits

Medical benefits for dependents: Wife of insured man receives same sickness and maternity benefits as insured woman. Children under age 18 receive medical care.
Funeral grant: Cost of burial up to 5 times legal minimum wage.
New system—Medical benefits: Care generally available under group health organizations. Co-payments are usually required.

Administrative Organization

Old system—Comptroller General of the Republic, general supervision.
Office of Social Security Normalization (ONP), administration of sickness and maternity benefits. ONP operates dispensaries, clinics, and hospitals, and has other facilities under contract.
(Most employers pay cash sickness and maternity benefits directly to their workers, and deduct amounts paid from contributions owed.)
New system—Organization for Health Service, general supervision. Health services providers, administration of program.

Work Injury

First laws: 1911 (work injury); 1935 (occupational diseases).
Current law: 1971.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Wage earners, including fishermen, domestic workers, and journalists working for one employer. Salaried employees covered under sickness and maternity program above.

Source of Funds

Insured person: None.
Employer: 1% to 12.2% of payroll, according to risk and accident rate.

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Government: Contributes as employer.
Maximum earnings for benefit purposes: 6 times local minimum wage.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of wages, payable for as long as treatment necessary.

Permanent Disability Benefits

Permanent disability pension: 80% of average wages (100% in cases requiring constant attendance), if totally disabled (more than 65% incapacity).
Partial disability (40%- 65% incapacity): pension proportionately reduced. Lump sum of 2 years' pension if disability less than 40%.
Constant-attendance allowance.

Workers' Medical Benefits

Medical benefits: Necessary medical, surgical, and hospital care and appliances until recovery or certification of permanent disability.

Survivor Benefits

Survivor pension: 50% of total disability pension of insured, payable to widow and to disabled widower. Orphans: 25% of pension of insured for each orphan under age 18 (23 if student).
Parents' pension (in absence of above): 25% of pension of insured for each eligible parent. Maximum survivor pensions: 100% of pension of insured.
Funeral grant: Lump sum of 2 months' earnings.

Administrative Organization

Comptroller General of the Republic, general supervision.
Office of Social Security Normalization administration of the program.
(Most employers pay temporary disability benefits directly to their workers, and deduct amounts paid from contributions owed.)

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Old Age, Disability, Death

First and current law: 1954, as amended 1992.
Type of program: Social insurance system.
Exchange rate: U.S. $1.00 equals 23.92 pesos.

Coverage

Employed persons including Filipino seafarers aboard foreign vessels; qualified self-employed with 1,800 pesos or more in annual income; self-employed farmers and fishermen with 1,500 pesos or more in monthly income; and domestic servants with 1,000 pesos or more in monthly wages.
Exclusions: Family labor.
Special system for government employees.
Voluntary coverage available for those previously under mandatory coverage.

Source of Funds

Insured person: 3.33% of earnings, according to 23 wage classes; self-employed, 8% of earnings, according to 23 wage classes.
Employer: 4.67% of payroll, according to 23 wage classes.
Government: Any deficit.
Maximum earnings for contribution and benefit purposes: 8,000 pesos a month.
Above contributions also finance cash sickness benefits.

Qualifying Conditions

Old-age pension: Age 60 and 120 months of contribution.
Retirement necessary until age 65, though earnings up to 300 pesos a month permitted. Payable abroad only if reciprocity.
Disability pension: Permanent and total disablement. 36 months of contribution.
Survivor pension: Death of insured person. 36 months of contribution.

Old-Age Benefits

Old-age pension: Monthly pension equals 300 pesos, plus 20% of the average monthly credited earnings, plus 2% of the average monthly credited earnings for each credited year of service in excess of 10 years.
Minimum pension: 1,200 pesos a month if insured contributed at least 240 months (1,000 a month if contributed for less than 240 months) or 40% of average monthly credited earnings, whichever is higher.
Dependents' supplement: 10% of old-age pension or 150 pesos, whichever is higher, for each of 5 youngest children under age 21.
Refund of contribution: Employee and employer contributions plus 6% interest, if ineligible for pension.
Adjustment: Periodic adjustment of benefits based on price and wage changes.
Schedule of payments: 13 per year, with 13th pension equal to level of most recent payment.

Permanent Disability Benefits

Disability pension: Benefit level computed as shown under old-age pension.
Minimum pension: 1,000 pesos a month if insured contributed for at least 120 months (800 pesos if less than 120 contributions) or 40% of average monthly credited earnings, whichever is higher.
Dependents' supplement: 10% of pension or 150 pesos, whichever is higher, for each of 5 youngest children under age 21.
Supplementary pension (permanent total and partial disability): 500 pesos a month.
Partial disability: Benefit computed as total disability but length of payment related to degree of disability.
Disability grant: Permanent total disability, lump sum equal to 35 months' pension; permanent partial disability, lump sum equal to 35 months' pension times degree of disability.
Adjustment: Periodic adjustment of benefit payments based on price and wage changes.
Schedule of payments: 13 per year, with 13th pension equal to level of most recent payment.

Survivor Benefits

Survivor pension: 100% of monthly pension of insured, as defined under old-age pension, to surviving spouse and dependent children.
Minimum pension: 1,000 pesos a month if insured contributed for at least 120 months (800 pesos if less than 120 contributions) or 40% of average monthly credited earnings, whichever is higher.
Survivor grant (if ineligible for survivor pension because less than 36 months of contributions, but at least 3 months' contribution): Lump sum equal to 35 months' pension of insured; for less than 3 months of contribution, lump sum of 1,000 pesos or the total combined employer-employee contribution, whichever is higher.
If no surviving spouse and dependent children, 20 months' pension payable to dependent parents and other descendants.
Orphans: 10% of pension or 150 pesos, whichever is higher, to each of 5 youngest children under age 21.
Survivors of old-age or disability pensioner: 100% of pension plus dependent's pension.
If no surviving spouse or dependent children and the worker dies within 60 months from the start of his pension, lump sum of 20 months' pension, or 60 months' pension less pension drawn, whichever is higher, to secondary beneficiaries.
Schedule of payments: 13 per year, with 13th pension equal to the level of most recent payment.
Funeral grant: 10,000 pesos.

Administrative Organization

Social Security Commission, general direction of program including issuance of regulations; tripartite membership.
Administrator, chief executive officer responsible for direct administration of social security system.

Sickness and Maternity

First and current laws: 1954 as amended in 1990 (sickness benefits), 1969 as amended in 1993 (medical care), and 1977 as amended in 1992 (maternity).
Type of program: Social insurance system. Cash and medical benefits.

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Coverage

Cash benefits: Employed persons, including Filipino seafarers aboard foreign vessels; qualified self-employed with 1,800 pesos or more in annual income; farmers and fishermen with 1,500 pesos or more in monthly income; domestic servants with 1,000 pesos or more in monthly income. Exclusions: Family labor.
Medical care: Employed persons including government employees, self-employed with 1,800 pesos or more in annual income, and pensioners with their dependents.
Maternity benefits: Private sector employees, except family labor.
Special system for government employees.
Voluntary coverage for those previously under mandatory coverage.

Source of Funds

Insured person: **Medical benefits**—employed persons, 1.25% (self-employed, 2.5%) of earnings according to 13 wage classes. None for pensioners and dependents.
Sickness benefits, see pension contribution above. **Maternity benefits**, no contribution necessary.
Employer: **Medical benefits**—1.25% of payroll, according to 13 wage classes; 0.4% of payroll for maternity benefits, according to 23 wage classes.
Sickness benefit, see pension contribution above.
Government: Any deficit.
Maximum earnings for contribution purposes: Employed persons, 3,000 pesos a month for medical benefits; 8,000 pesos a month for sickness and maternity benefits.

Qualifying Conditions

Cash sickness benefit: 3 months of contribution within last 12 months. Confinement in hospital, or elsewhere with administrative approval.
Cash maternity benefits: 3 months of contribution within last 12 months. Insured covered for 4 deliveries after March 1973. Must be currently employed.
Medical benefits: For non-pensioners, 3 months of contribution within last 12 months before 1st day of confinement. For pensioners, no qualifying conditions.

Sickness and Maternity Benefits

Sickness benefits: 90% of average daily wage during 6 highest months during the last 12 months. Minimum benefit, 10 pesos a day; maximum, 200 pesos a day. Payable after 3-day waiting period (unless injury or acute disease) for up to 120 days in calendar year, not to exceed 240 days for same illness.
Maternity benefit: 100% of average daily wage during highest 6 months of the 12 months preceding delivery, miscarriage, or abortion. Payable for 60 days for non-caesarian cases and 78 days for caesarian deliveries.
Maximum maternity benefit 18,000 pesos for non-caesarian cases and 20.800 pesos for caesarian deliveries. No benefits for self-employed or voluntarily covered persons.

Workers' Medical Benefits

Medical benefits: Services rendered by providers paid directly by health fund according to a fixed schedule. Includes limited reimbursement for general and specialist care, hospital care, laboratory and X-ray fees, surgery, and medicines.
Maximum: 45 days hospitalization.
Above benefits available to both active workers and pensioners.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. Includes dependents of pensioners.

Administrative Organization

Social Security Commission, general direction of cash sickness and maternity program.
Administrator, chief executive officer responsible for direct administration of medical benefits.
Employers pay sickness and maternity benefits directly to own employees, receiving reimbursement from social security system.
Medical Care Commission, general direction of medical care program.

Work Injury

First and current law: 1974, as amended 1994.
Type of program: Social insurance system.

Coverage

Employed persons including Filipino seafarers aboard foreign vessels, and domestic servants earning more than 1,000 pesos a month.
Exclusions: Family labor and self-employed persons.
Special system for government employees.

Source of Funds

Insured person: None.
Employer: 1% of payroll, according to 10 wage classes.
Government: None.
Maximum earnings for contribution purposes: 1,000 pesos a month.

Qualifying Conditions

Work-injury benefits: One month of contribution.

Temporary Disability Benefits

Temporary disability benefit: 90% of average daily wage of 6 highest months during last 12 months.
Minimum benefit, 10 pesos a day. Maximum, 90 pesos a day.
Payable from first day of disability due to injury, after a 3-day waiting period if due to sickness, for up to 240 days.

Permanent Disability Benefits

Permanent disability pension: Total disability, 115% of monthly old-age pension. Minimum pension, 2,000 pesos a month, or 40% of average monthly credited earnings, whichever is higher.
Dependents' supplement: 10% of pensionor or 150 pesos, whichever is higher, for each of 5 youngest children under age 21.
Partial disability: Same as total disability but duration of benefit proportionate to degree of incapacity, according to schedule.

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Minimum, 2,000 pesos a month or 40% of average monthly credited earnings, whichever is higher.
Supplementary pension: 575 pesos a month for permanent total and permanent partial disability.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital services; appliances and rehabilitation.

Survivor Benefits

Survivor pension: 100% of monthly pension of insured.
Orphans: 10% of pension or 150 pesos, whichever is higher, for each of 5 youngest children under age 21.
Survivor grant: Monthly pension of insured payable to secondary beneficiaries up to 60 months, not less than 120,000 pesos in total.
Survivors of permanent total disability pensioner: 100% of monthly pension plus orphans' pensions.
Funeral grant: 10,000 pesos.

Administrative Organization

Department of Labor, general supervision.
Administrator, chief executive officer responsible for direct administration of medical benefits.
Employees' Compensation Commission, initiates and coordinates program policies and determines contribution rates.

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Old Age, Disability, Death

First laws: 1927 (salaried employees) and 1933 (wage earners).
Current law: 1982, modified in 1991.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 2.41 zlotys.

Coverage

Employees, apprentices, members of cooperatives, self-employed artisans, home-workers, attorneys, and clergy.
Special systems for military, police, and independent farmers.

Source of Funds

Insured person: None.
Employer: 45% of payroll.
Government: Pays contribution as employer.
Above employer contributions also finance all other cash social security benefits (except family allowances and unemployment benefits).

Qualifying Conditions

Old-age benefit: Age 65 (men) or 60 (women), 25 years' (men) or 20 years' (women) employment; age requirement reduced for dancers, acrobats, miners, underground or unhealthy work, teaching, aviation, and maritime employment.
Earlier retirement for longer service, for war veterans, for invalids, loss of job because of economic cutbacks, and cessation of work to care for disabled children.
Partial retirement necessary.
Payable abroad subject to reciprocity.
Disability benefit: Total disability (incapacity for any work) or partial disability (greatly impaired earning capacity or total incapacity for usual work). 5 years of employment during last 10 years (1-4 years if under age 30); disability occurred during the course of employment or within 18 months of cessation of work.
Survivor benefit: Deceased was pensioner, or met employment requirement for disability or old-age pension at death.

Old-Age Benefits

Old-age benefit: 24% of average national salary (as used in most recent indexation adjustment); 1.3% of worker's earning base (see below) times number of contribution years; and 0.7% of worker's earnings' base times number of credit years (e.g. for bringing up children). Credit years may not exceed 1/3 of contribution years.
Worker's earnings base for pension purposes: average monthly earnings over 6 consecutive years, chosen by the applicant from among 15 years prior to year of pension application.
These periods are being lengthened by 1 year each year so that they will reach 10 years out of 20 by the year 2000. Maximum earnings for benefit purposes: 25% of average national salary.
Constant-attendance supplement: 62.41 zlotys a month (10% of average national salary).
Adjustment: Automatic adjustment of pensions to compensate for inflation (according to average national salary increase if higher than 10% over three-month period).
Minimum pension: 243.40 zlotys a month (39% of average national salary).

Permanent Disability Benefits

Disability benefit: In case of total disability the benefit is calculated in the same way as old-age pension.
Constant-attendance supplement: 62.41 zlotys a month (10% of average national earnings).
Partial disability pension: 75% of the amount of total disability pension.
Minimum pension: Total disability, 243.40 zlotys a month (39% of average national earnings).
Partial disability, 187.23 zlotys a month (30% of average national earnings).

Survivor Benefits

Survivor benefit: First survivor, 85% of pension due deceased. Two survivors, 90%; three or more, 95%. If deceased was not eligible for old age pension, then criteria for total disability pension forms basis for assessment of survivor pension. Supplement for full orphans: 62.41 zlotys a month (10% of average national earnings).
Funeral grant: 1,248.20 zlotys (200% of average national salary).

Administrative Organization

Ministry of Labor and Social Policy, general supervision.
Ministry of Agriculture, general supervision of the system for farmers.
Social Insurance Institute, administration of program through 55 branch offices.
The Institution and branch offices are supervised by boards composed of 5/9 trade union representatives, 2/9 representatives of the self-employed, 1/9 representatives of pensioners, and 1/9 government representatives.
Agricultural Social Security Fund, administration of program for farmers.

Sickness and Maternity

First laws: 1920.
Current law: 1974, with further modifications.
Type of program: Social insurance system. Cash and medical benefits only.

Coverage

Employees, apprentices, collective farmers, member of cooperatives for artisans and cooperatives connected with agricultural circles, self-employed artisans, attorneys, and homeworkers. Pensioners and other self-employed, including farmers, covered only for medical benefits. Special systems for farmers, military, and police.

Source of Funds

Insured person: None.
Employer: See pension contribution above. (Employer pays sickness cash benefits for first 35 days.)
Government: Same; also whole cost of medical care.

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Qualifying Conditions

Work-injury benefits: Currently in insured employment.
Medical benefits: Currently in insured employment or pensioner.

Sickness and Maternity Benefits

Sickness benefit: 80% of earnings averaged over preceding 6 months, 100% of earnings if incapacity arises during pregnancy or continues uninterrupted beyond 91 days.
Payable from 1st day of incapacity for up to 26 weeks (may be extended to 39 weeks if recovery likely).
May be followed by rehabilitation benefit for up to 12 months at 75% of earnings, if recovery likely.
Maternity benefit: 100% of earnings; payable for 16 weeks for first birth, 18 weeks for subsequent births, and 26 weeks for multiple births. Followed by leave of 24 months (36 months for single parent) to 72 months (if child disabled); payment set at 133.10 zlotys per month (211.70 zlotys for single parent) adjusted every three months.
Maternity grant: 93.6 zlotys (15% of monthly national average salary).

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by establishments of public health service, on behalf of social insurance system. Includes general and specialist care; care in hospital or sanitorium; dental care; and maternity care by midwife or doctor, at home or in hospital.
Duration: No limit while working; if employment ceases, care provided for up to 26 weeks thereafter (may be extended to 39 weeks). State subsidy towards the costs of basic medicines.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Labor and Social Policy, general supervision of cash benefits.
Social Insurance Institute, administration of cash benefits.
Employers of more than 20 workers pay benefits to own workers and deduct from contributions due.
Ministry of Health and Social Assistance, provision of medical benefits on behalf of social insurance system through its own clinics, preventive centers, hospitals, and sanatoriums.

Work Injury

First law: 1984.
Current law: 1975, 1991.
Type of program: Social insurance system.

Coverage

Employees, apprentices, collective farmers, members of cooperatives for artisans and cooperatives connected with agricultural circles, self-employed artisans, attorneys, and homeworkers.
Special systems for individual farmers, military, and police.

Source of Funds

Insured person: None.
Employer: See pension contribution above.
Government: Same; also whole cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.
Payable from 1st day of incapacity for up to 26 weeks (may be extended to 39 weeks).

Permanent Disability Benefits

Permanent disability benefit: Total disability, calculated as in the case of *normal* disability pension; however if cannot be lower than 80% of individual average monthly earnings taken as the basis for assessment.
Constant-attendance supplement: 62.41 zlotys a month (10% of average national monthly earnings).
Partial disability, same as normal partial disability pension, but not less than 60% of assessed earnings.

Survivor Benefits

Survivor pension: One survivor, 85% of the benefit calculated as a work injury disability pension (total disability) due to an insured person who died.
Two survivors, 90%; three or more survivors, 95%.

Administrative Organization

Ministry of Labor and Social Policy, general supervision.
Social Insurance Institute, administration of cash benefits.
Ministry of Health and Social Welfare, provision of medical benefits through its own clinics and hospitals.
Agricultural Social Security Fund, administration of system for farmers.

Unemployment

First law: 1924.
Current law: 1991, 1994.
Type of program: Social insurance system.

Coverage

Workers and employees.
Others capable of working, seeking employment without success.

Source of Funds

Insured person: None.
Employer: 3% of payroll.
Government: Any deficit.

Qualifying Conditions

Unemployment benefit: Registered with employment bureau.
180 days of employment in past year or having completed studies,

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newly released from military, having completed maternity leave, or released from prison.

Unemployment Benefits

Unemployment benefit: 36% of average national earnings, lasting
9 months for those completing secondary school or university;
12 months for others; 18 months for those who have been employed for at least 25 years (women) and 30 years (men);
24 months in case of bankruptcy or dissolution of employing company until the date of retirement (old-age pension) for those who have been employed for at least 30 years (women) and
35 years (men), who worked in arduous, unhealthy conditions for at least 15 years during employment, and who have less than
2 years left until the old-age pension entitlement.
75% of individual average monthly earnings (taken as basis for assessment of pension) for those who have been dismissed because of dissolution or bankruptcy of employing company.
115% of "normal" unemployment benefit for unemployed persons going through a professional training course. The period of payment of the unemployment benefit is then prolonged by the period of training.
The unemployed retain their entitlement to medical care.

Administrative Organization

Ministry of Labor and Social Policy, general supervision.
Voivodships (provinces) and local labor bureaus keep registry of unemployed and work possibilities; pays benefits. The Institute of Social Security collects payroll contributions from enterprises.

Family Allowances

First law: 1947.
Current law: 1994.
Type of program: Universal means-tested.

Coverage

Resident citizens and non-citizens with right of permanent residence.

Source of Funds

Insured person: None.
Employer: None.
Government: Total cost.

Qualifying Conditions

Family allowances: Child must be under age 16, or 20 if student. There is no limit if totally disabled.
Dependent spouse's allowance: Wife over age 50 or disabled or caring for disabled child; husband over age 65 or disabled caring for disabled child.
Subject to means-test: income per person may be less than 50% of national average salary during previous trimester.

Family Allowance Benefits

Family allowances: 167,000 zlotys a month for eligible spouse and each child. Sick child's constant-attendance allowance: 351,800 zlotys a month (10% of average national earnings).

Administrative Organization

Ministry of Labor and Social Policy, general supervision.
Ministry of Agriculture, general supervision of the system for farmers.
Social Insurance Institute, administration of program through its 55 branch offices.
The Institution and branch offices are supervised by boards comprising 5/9 trade union representatives 2/9 representatives of the self-employed, 1/9 representatives of pensioners, and 1/9 government representatives.
Agricultural Social Security Fund, administration of program for farmers.
Employer of more than 4 workers pays benefit directly and deducts amount from their contributions.

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Old Age, Disability, Death

First law: 1935 (1919 legislation never implemented).
Current laws: 1993 (1980 social pensions for noncontributors), 1985 (integrated agricultural workers into general system) and 1989 (new voluntary insurance).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 159.60 escudos.

Coverage

Employed persons and self-employed.
Special systems for miners, longshoremen, railway workers, fishermen, and merchant seamen.
Voluntary coverage available to persons not covered by any other contributory program.
Social pension: All persons not covered under a contributory pension program.
Special systems will gradually be unified with general system.

Source of Funds

Insured person: 11% of earnings (self-employed, 21%.) The percentage will be gradually increased to 24.5% for mandatory coverage and 32% for voluntary coverage over the next 5 years.
Employer: 23.75% of payroll. Includes 0.5% to cover employment-related illness.
Government: Subsidy of social pension and health care.
The combined contribution is divided between the different branches as follows: old age 13.9%; disability 6.9%; survivors 4.1%; sickness 3.3%; maternity 0.5%; work injury (employment-related illness only) 0.5%; unemployment 3.5%; and family allowances 2.8%.
Voluntary insurance: 16% of elected amount, ranging from 1 to 4 times the minimum wage, plus 0.5% to cover employment-related illness.

Qualifying Conditions

Old-age pension: Age 65 (men and women), 180 months of contributions. Pension payable at age 60 if unemployment benefit has been depleted.
Other special retirement ages: Miners 50; longshoremen, fishermen, and merchant seamen 55.
Retirement from covered employment necessary until age 70.
Payable abroad.
Note: Normal retirement age for women will rise gradually at the rate of 6 months per year between 1994 and 1999.
Disability pension: Loss of 2/3 of earning capacity (66.67%).
60 months of contribution. Payable abroad.
Survivor pension: Deceased met pension requirements or was pensioner at death. Payable abroad.
Voluntary insurance: Old-age pension payable at age 65 (men and women). 144 months of contributions.
Disability and survivor pensions require 72 months of contributions.
Social pension: Age 65, disabled (age 18 or older). No coverage under any contributory social security program.
Monthly income may not exceed 30% of national minimum wage for single person or 50% for couple.
Not payable abroad, except if specified by agreement.

Old-Age Benefits

Old-age pension: 2% of average annual earnings during highest 10 of last 15 years times years of insurance.
Minimum monthly pension: 30% of average earnings or 27,600 escudos, whichever is higher. Maximum monthly pension: 80% of average earnings.
Supplement for dependent spouse: 4,200 escudos a month. Paid only to those who had already been qualified under the previous program of decree-law 329/93.
Schedule of payments: 13th month payment each Christmas; 14th month payment each July.
Supplement for assistance provided by a third person: 9,650 escudos.
Adjustment: According to changes in annual cost-of-living.
Social pension (income-tested): 17,500 escudos a month (plus 8,150 escudos if constant attendance needed).

Permanent Disability Benefits

Disability pension: 2% of average annual earnings during highest 10 of last 15 years times years of insurance. Minimum monthly pension: 30% of average earnings or 27,600 escudos, whichever is higher. Maximum monthly pension: 80% of average earnings.
Supplement for dependent spouse: 4,200 escudos a month.
Constant-attendance supplement: 9,650 escudos a month.
Schedule of payments: 13th month payment each Christmas. 14th month payment each July.
Adjustment: According to changes in annual cost-of-living.
Social pension (income-tested): 17,500 escudos a month (plus 8,150 escudos if constant attendance needed).

Survivor Benefits

Survivor pension: 60% of pension of insured. Limited to 5 years to widow unless over age 35, disabled, or caring for child. Equally paid to widow or widower.
Orphans: 20% of insured's pension for 1st, 30% for 2, and 40% for 3 or more orphans under age 18 (25 if student, no limit if disabled); maximum, 40%, 60% or 80% if full orphans.
Parents or grandparents: Combined pensions total 30%, 50%, or 80% of insured's pension, according to whether there are 1, 2, or 3 beneficiaries.
Maximum survivor pensions: 100% of pension of insured.
Supplement for assistance provided by a third person: 9,650 escudos.
Schedule of payments: 13th month payment each Christmas. 14th month payment each July.
Death grant: An amount equal to 6 times average monthly earnings during the best 2 of the last 5 years.
Social pension for widows (income-tested): 60% of normal social pension.
Social pension for orphans: Combined benefit totals 20%, 30%, or 40%, of normal social pension.

Administrative Organization

Ministry of Employment and Social Security, general supervision through the State Secretariat of Social Security.
Regional Social Security Centers and National Pension Center, administration of program.

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Sickness and Maternity

First law: 1935 (1919 legislation not implemented).
Current law: 1984 (maternity) and 1988 (sickness).
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Medical benefits: All residents.
Cash sickness benefits: Employed persons (self-employed, voluntary coverage).
Cash maternity benefits: Employed persons and self-employed. Voluntary insurance available to persons not covered by any other contributory program.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Cash sickness benefits: 6 months of insurance, including 12 days of contribution in the 4 months before onset of illness.
Maternity cash benefits: 6 months of contribution.

Sickness and Maternity Benefits

Sickness benefit: 65% of earnings in last 6 months (80% to 100% if hospitalized for tuberculosis). Benefit rises to 70 percent of earnings in case of long-term illness (at least 365 days).
Payable after 3-day waiting period (waived if hospitalized) for up to 1,095 days (no limit if tuberculosis); then automatically converted to permanent disability pension (above).
Minimum sickness benefit: 30% of minimum wage.
Maternity benefit: 100% of average earnings during last 6 months, payable 90 days before and 60 days after birth.
Minimum maternity benefit: 50% of minimum wage.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by health centers and by hospitals. Includes: general and specialist care, maternity care, hospitalization, surgery, and listed medicines.
Duration: Services provided as needed based on some patient participation.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.

Administrative Organization

Ministry of Labor and Social Security, general supervision through the State Secretariat of Social Security and Ministry of Health.
Regional Social Security Centers, administration of program (cash benefits).
Regional Health Administration, administration of program (medical benefits).

Work Injury

First law: 1913.
Current laws: 1965, 1971, 1992.
Type of program: Work injury: Employer must purchase liability insurance with private carrier.
Employment-related illness: Social insurance system.

Coverage

Employed persons.
Self-employed (voluntary).

Source of Funds

Insured person: None.
Employer: Work accidents: varies according to risk (average rate, 3% of payroll). Employment related illness: See pension contribution above.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
Employment-related illness: According to risk based on official tables.

Temporary Disability Benefits

Temporary disability benefit: 1/3 of basic wage during 1st 3 days and 2/3 thereafter, payable until recovery or determination of permanent total disability. Temporary partial loss compensated at the rate of 2/3 of lost earning capacity.

Permanent Disability Benefits

Permanent disability pension: If total incapacity for work in usual profession, 1/2 to 2/3 of basic earnings, according to residual earnings capacity.

Survivor Benefits

Survivor pension: 30% of covered earnings to widow (or ex-spouse) or dependent widower, 40% if widow age 65 or disabled.
Orphans: 20% if 1 orphan, 40% if 2, or 50% if 3 or more orphans under age 18 (25 if student). Full orphans receive double benefits.
Funeral grant: Lump sum equal to 30 days' earnings. Benefit doubles if body must be transported.

Administrative Organization

Ministry of Finance, General supervision.
Insurance Carriers, manage work accident insurance policies.
Ministry of Employment and Social Security, general supervision through the Secretary of State for Social Security.
National Occupational Disease Insurance Fund, administration of occupational disease program.

Unemployment

First law: 1975.
Current laws: 1989 and 1993.
Type of program: Social insurance system.

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Coverage

Employed persons and persons seeking first employment.
Exclusions: Self-employed, domestic employees, and temporary and occasional employees.

Source of Funds

Insured person: See pension contributions, above.
Employer: Same.
Government: Same.

Qualifying Conditions

Unemployment benefit: 540 days of earnings in the 24 months just before unemployment.
Social assistance unemployment benefit (income-tested): 180 days of earnings in the 12 months just before unemployment. Registration at employment office is required. Capable of and available for work. Unemployed involuntarily.

Unemployment Benefits

Unemployment benefit: 65% of average earnings.
Minimum benefit: 1 times minimum wage. Maximum: 3 times minimum wage. Duration: between 10 and 30 months depending on age of insured.
Social unemployment benefit: 70% of minimum wage if single. Between 90-100% depending on size of family. Duration: between 5 and 15 months depending on age of insured.
For insured age 55 and over, the unemployment benefit is paid until age 60 when the unemployment benefit is converted to old-age benefit.

Administrative Organization

Ministry of Employment and Social Security, general supervision through the Secretary of State for Social Security.
Local administration by unemployment centers and regional social security centers.

Family Allowances

First law: 1942.
Current laws: 1977, 1980, and 1991.
Type of program: Employment-related system.

Coverage

Employed persons, unemployed and pensioners.
Voluntary insurance available to certain categories of employed persons not covered by any other contributory program.

Source of Funds

Insured person: See pension contributions, above.
Employer: Same.
Government: Same.

Qualifying Conditions

Family allowances: Child must be under age 15 (25 if student, no limit if disabled).

Family Allowance Benefits

Family allowances: 2,580 escudos a month for each of first 2 children; 3,880 escudos for 3rd or more.
Special supplements for disabled children: 5,750 escudos a month if under age 14; 8,390 escudos if between ages 14 and 18; and 11,210 escudos if between ages 18 and 24.
Supplement for assistance provided by a third person: 9,650 escudos.
Birth grant: 22,930 escudos for each birth.
Nursing allowance: 4,220 escudos a month for 10 months.
Marriage grant: 19,060 escudos.
Funeral grant: 26,670 escudos.
Special supplement for low income parents taking leave to care for children: 65% of salary (paid under maternity benefits).

Administrative Organization

Ministry of Employment and Social Security, general supervision through the State Secretariat of Social Security.
Regional Social Security Centers, administration of programs.

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Old Age, Disability, Death

First law: 1912.
Current laws: 1977, 1990, 1991, 1992.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 1,766 lei.

Coverage

Employed persons. Special systems for lawyers and handicraft cooperatives. Voluntary system for farmers.

Source of Funds

Insured person: None; 3% of earnings for voluntary pension (compulsory since 1985).
Employer: 15% to 35% of payroll, according to working conditions in industry. (25% for normal conditions).
Government: Any deficit.
Above employer and government contributions also finance cash sickness, maternity, work-injury benefits, and compensation for price increases in medicines.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women). 30 years (men) or 25 years (women) of employment. Age 62 (men) and 57 (women), if retirement initiated by enterprise. Lower requirements for arduous or dangerous work, and for women who have brought up at least 3 children.
Disability pension: Incapacity for all work (total disability) or for regular work (partial disability). 1-22 years (men) or 1-17 years (women) of employment, according to age when disabled.
Partially disabled may work half time.
Survivor pension: Insured met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension:54% to 85% of reference wage, according to 3 work categories and wage levels ranging from 4,000 lei per month and above to 1,200 lei and below. Rates 5% or 10% higher for arduous or dangerous work.
Reference wage is average base earnings of best 5 consecutive of last 10 years.
Increment of 1% of earnings per year of employment beyond qualifying period (0.5% for each year exceeding 5).
Reduced pension according to percent of full qualifying period completed.
Minimum pension, 24,668 lei a month (for reduced pension, 19,210 lei).
Supplementary pension: 7%-16% of reference wage, depending on years of contribution (minimum if 5 years; maximum if 25).
Social assistance available if ineligible for pension.

Permanent Disability Benefits

Disability pension: 54%-85% of average earnings below 1,200 lei a month, plus descending percent of higher earnings, according to 3 work categories and length of employment.
Constant-attendance supplement: 2,557 lei a month.
Partial disability: 60% of total disability pension.
Reduced pension if at least half of qualifying period completed.

Survivor Benefits

Survivor pension: 1 survivor, 50% of pension paid or payable to insured; 2 survivors, 75% of pension of insured; 3 or more survivors, 100% of pension of insured.
Eligible survivors: Widow, widower, or parents of insured, if aged, disabled, or caring for child; children and brothers and sisters below age 16 (25 if student, no limit if disabled).
Funeral grant: 22,000 lei (18,250 lei for dependent).
(Social assistance available if ineligible for pension.)

Administrative Organization

Ministry of Labor and Social Protection, general supervision.
Local social insurance offices, administration of program.

Sickness and Maternity

First law: 1912.
Current laws: 1965, 1968, 1990, and 1992.
Type of program: Social insurance for cash benefits and universal system for medical care.

Coverage

Cash benefits: Employed persons and apprentices.
Medical care: Whole population.

Source of Funds

Insured person: None.
Employer: See pension contribution above.
Government: Same. Also, whole cost of medical care.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings, or 65% if 2-5 years of continuous employment; 75% if 5-8 years; 85% if over 8 years or for certain illnesses, e.g. tuberculosis. (100% of earnings paid to persons injured in the 1989 Revolution.) Payable at half rate for first 3 days of incapacity, full rate from 4th day, until recovery or award of disability or old-age pension.
First 10 working days of sick leave paid by employer.
Maternity benefit: 50% of earnings, or 65% if 6-12 months of continuous employment; 85% if over 12 months. From 3rd child on, 94% regardless of work history. Payable for up to 52 days before and 60 days after confinement.
Maternity leave: 65% of earnings until child is one year old.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of public health service.
Includes general and specialist care, hospitalization, medicines, appliances, maternity care, transport, and other services.

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Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Ministry of Labor and Social Protection, general supervision.
Local social insurance offices, administration of program.
Medical services provided by doctors, clinics, and hospitals of Ministry of Health or of enterprises. Cash benefits paid directly by employing enterprise.

Work Injury

First law: 1912.
Current laws: 1965, 1966, 1968, 1990, 1991, and 1992.
Type of program: Social insurance system.

Coverage

Employed persons, students, apprentices, and military.

Source of Funds

Insured person: None.
Employer: See pension contribution above.
Government: Same. Also, whole cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
See disability pension for disability criteria.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings (from 1st day of incapacity). Payable by employer until recovery or certification of permanent disability. In case of commuting accidents, employer pays first 10 days and state budget pays from 11th day.

Permanent Disability Benefits

Permanent disability pension: 85% of average earnings below base amount, plus descending percent of higher earnings.
Constant-attendance supplement: 6,464 lei a month.
Partial disability: 60% of pension for total incapacity.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness above.

Survivor Benefits

Survivor pension: 1 survivor, 50% of pension paid or payable to insured; 2 survivors, 75% of pension of insured; 3 or more survivors, 100% of pension of insured.
Eligible survivors: Widow, widower, or parents, if aged, disabled, or caring for child; children or brothers and sisters under age 16 (25 if student, no limit if disabled).
Funeral grant: 70,000 lei (55,000 lei for dependent or if on social welfare).

Administrative Organization

Ministry of Labor and Social Protection, general supervision.
County Directorates of Labor and Social Protection, administration of program.
Temporary disability benefits paid directly by enterprises.

Unemployment

First law: 1991.
Current law: 1994.
Type of program: Social insurance system.

Coverage

Employed persons.
Job applicants newly discharged from the military, having reached 18, or newly graduated from school or university, who cannot find suitable employment.

Source of Funds

Insured person: 1% of earnings.
Employer: 5% of payroll.
Government: Any deficit.

Qualifying Conditions

Unemployment benefit: Registered at local Labor Office. No income higher than half of indexed national minimum wage. Owners of less than 2 hectares of agricultural land (4 hectares in mountainous areas) not entitled to retirement pension.

Unemployment Benefits

Unemployment benefit: For 1-5 years' employment: 50% of earnings, but not less than 75% of the indexed national minimum wage (percentages raised by 5% for work history of 5-15 years and additional 5% if more than 15 years).
For new job seekers having recently completed schooling: 60% of the indexed national minimum wage (70% for university graduates).
Unemployment benefit is paid for 270 days. Subsequently, an unemployment allowance of 18 months is payable at 60% of indexed national minimum wage.

Administrative Organization

Ministry of Labor and Social Protection, general supervision.
Local offices of labor and social protection, administration of program.

Family Allowances

First law: 1944.
Current laws: 1971, 1985, 1990, and 1993.
Type of program: Universal system.

Coverage

All children under age 16 (18 if totally disabled).

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

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Qualifying Conditions

Family allowances: Child must be under age 16 (18 if totally disabled).

Family Allowance Benefits

Family allowances: 3,500 lei per month for each child (indexed). Doubled for totally disabled child.
Birth grant: 1,500 lei.
Award to mothers with many children: 400 lei a month for 3-4 children, 600 lei a month for 5 or more.

Administrative Organization

Ministry of Labor and Social Protection, national administration of program. Schools, Payment of allowances for children over age 7. Municipalities, payment of allowances for children under age 7 and for benefits to families with many children.

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Old Age, Disability, Death

First law: 1922.
Current law: 1990, as amended 1992 and 1993.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 3,220 rubles (R).
Republics, local authorities, and employers can provide supplementary benefits out of their own budgets.

Coverage

Employed citizens, self-employed, and independent farmers.
Special provisions for professional athletes, cosmonauts, military, public prosecutors, and judges.

Source of Funds

Insured person: 1% of earnings. 5% of earnings for self-employed and independent farmers.
Employer: 28% of payroll; 20.6% for state and collective farms, and other agricultural enterprises; contributions exempted for organizations of and for the disabled and pensioners.
Government: Subsidies as needed. Full cost of *social pensions*.
Above contributions also finance work-injury disability and survivor pensions.
Funding of *early pension*, see Unemployment Insurance below.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men) or age 55 and 20 years of work (women); requirements reduced for work in the far north region, hazardous or dangerous work, and to mothers of 5 or more children, or of disabled children. Not payable abroad unless reciprocal agreement.
Disability pension: Insured has a minimum of 1 to 15 years of covered employment, depending on age of onset of disability. Total disability (incapacity for any work): Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance.
Partial disability (incapacity for usual work): Group III disability.
Survivor pension: Insured has up to 15 years of work, payable to surviving, nonworking dependents (including children; spouse; either parent, if disabled or of pensionable age; grandparents, if no other support available; and other relatives—regardless of their age or ability to work—if employed by the deceased to care for grandchildren, children, or siblings under age 8).
Social pension: Disabled citizens or meeting the age requirements (i.e., age 65 for men or 60 if women; orphans under age 18; or disabled children under age 16), and who are not eligible for employment-related old-age, disability, or survivor pension.

Old-Age Benefits

Old-age pension: 55% of *wage base*, if 25 years (men, or 20 years if women) of work; plus 1% of wage for each year in excess of 25 years (men, or 20 for women). Payable monthly.
Maximum: 75% of *wage base*, not to exceed 3 times the minimum pension.
Minimum pension: R34,400 as of January 1, 1995.
Wage base equals gross average earnings in 2 years preceding retirement or any continuous 5-year period.
Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage; minimum, 2/3 of minimum old-age pension.
Supplement for disabled dependents: Monthly benefit at 2/3 of minimum old-age pension for each disabled dependent of non-working pensioner.
Constant-attendance supplement (pensioner aged 80 or over): 2/3 of minimum old-age pension per month.
Early pension to unemployed older workers (men aged 58-59; women aged 53-54): Same as old-age pension (excluding supplementary benefits).
Social pension: 2/3 of minimum old-age pension per month.
Adjustment: Quarterly review of pensions according to cost-of-living changes in the form of fixed amount or proportional increase of all pensions.

Permanent Disability Benefits

Disability pension: Total disability pension: Group I disability pension, 75% of *wage base* (see old-age pension) plus constant attendance supplement; Group II disability pension, 75% of *wage base*. Minimum: 100% of minimum old-age pension. Maximum: same as old-age pension.
Partial pension for total disability (if insufficient years of covered employment): Same as under old-age pension.
Supplement for disabled dependents: Same as under old-age pension. Constant-attendance supplement (Group I disabled and other medically certified pensioners): Same as under old-age pension.
Partial disability, 30% of *wage base*; minimum, 2/3 of minimum old-age pension. Payable monthly.
Social pension for totally disabled, or disabled children under age 16: 100% of minimum old-age pension; constant attendance supplement (for totally disabled, if disability began in childhood, or disabled children). Same as under old-age pension.
Social pension for partial disability: 50% of minimum old-age pension per month.
Adjustment: Same as old-age pension.

Survivor Benefits

Survivor pension: Payable monthly at 30% of *wage base* (see old-age pension) for each dependent.
Minimum: 2/3 of minimum old-age pension.
Full orphans: 150% of minimum old-age pension.
Partial pension (if insufficient period of covered employment): Same as under old-age pension.
Social pension for totally disabled and full orphans: 100% of minimum old-age pension.
Adjustment: Same as under old-age pension.

Administrative Organization

Pension Fund of the Russian Federation and its regional counterparts: collection and management of payroll contributions and financing of benefit payments.

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Federation Ministry of Social Protection and regional social protection departments, administration of benefit awards and payments.

Sickness and Maternity

First law: 1912.
Current law: 1955, as amended 1984 and 1990; medical care, 1992.
Type of program: Dual social insurance (cash benefits) and universal (medical care) systems. Implementation of medical insurance scheduled for January 1, 1993, but progress depends on regional governments.

Coverage

Cash benefits: Employed citizens (including members of collective and state farms, self-employed, and independent farmers), and non-working citizens (including students and the unemployed).
Medical care: All residents.

Source of Funds

Insured person: None for cash benefits or compulsory medical insurance. May contribute to voluntary supplementary medical insurance, rate varies according to plan.
Employer: Cash benefits: 5.4% of payroll to *social insurance fund*; medical care: 3.6% of payroll for compulsory medical insurance. Contribution rate for voluntary supplementary insurance varies according to plan.
Government: Central government: cash benefits for non-working citizens; central and local governments: costs of compulsory medical insurance for non-working citizens, including children, students, pensioners, and the unemployed.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings, if less than 5 years' uninterrupted work; 80% if 5-8 years; 100%, if over 8 years (or if 3 or more dependent children). Minimum: 90% of minimum wage (minimum wage: R20,500 as of January 1, 1995).
Maternity benefit: 100% of earnings payable for 10 weeks before and 10 weeks after confinement.
Monthly benefits equal to 100% of minimum wage paid to employees on leave to care for children under 18 months old.

Workers' Medical Benefits

Medical benefits: Compulsory medical insurance: Medical services provided directly to patients by public and private health providers. General, preventive, and emergency care, hospitalization, laboratory services, dental care, maternity care, vaccination, and transportation. Medicines are free if provided with hospitalization, for disabled persons, or children under age 3.
Voluntary medical insurance: specialized care, expensive medicines, and appliances.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits: Social Insurance Fund of the Russian Federation and regional social insurance funds, financing of cash sickness and maternity benefits; regional departments of social protection, administration of maternity benefits for the unemployed and other non-working citizens; enterprises and employers pay benefits to own employees.
Medical care: Federation Ministry of Health and regional health departments, implementation of state health care policy and development of health care programs; provision of medical services through clinics, hospitals, maternity homes, and other medical facilities, including private health providers.

Work Injury

First law: 1903.
Current laws: 1955, as amended 1984 and 1990 (short-term benefits), as amended 1992 and 1993 (pensions).
Republics, local authorities, and employers can provide supplementary pension benefits at their own expense.
Type of program: Social insurance system.

Coverage

Employed citizens, self-employed, independent farmers, and students. Medical care, available to all residents.

Source of Funds

Insured person: Cash benefits: see sickness benefits and pension contributions above; medical care: see general medical care, above.
Employer: Cash benefits: see sickness benefits and pension contributions above; medical care: see general medical care, above.
Government: Cash benefits: see sickness benefits and pension contributions above; medical care: see general medical care, above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.
Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions, above.

Workers' Medical Benefits

Medical benefits: Same as compulsory medical insurance, plus free appliances and medicines, and specialized care under terms of enterprise voluntary supplementary insurance coverage.

Survivor Benefits

Survivor pension: Same as general survivor pensions, above.

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Administrative Organization

Temporary disability benefits: Payment financed out of the Russian Federation and regional social insurance funds; enterprises and employers pay benefits to employees.
Pensions: Same as under old-age, disability, and survivor pensions, above.
Medical care: Same as under general medical care, above.

Unemployment

First law: 1921.
Current law: 1991, as amended 1992 and 1994.
Republic and local governments may establish supplemental benefits to the unemployed and their dependents out of their own budgets.
Type of program: Dual Social insurance system.

Coverage

Citizens aged 16-59 (men) or 16-54 (women).

Source of Funds

Employee: None.
Employer: 2% of payroll.
Government: Subsidies as needed from Federal and local governments.

Qualifying Conditions

Unemployment benefit: Registered at employment office, employed for at least 12 weeks in the last 12 months, and ability and willingness to work. Benefits may be reduced, postponed, suspended or terminated if worker is discharged for violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: Russian Federation minimum standards: Unemployment benefits payable after the unemployed has exhausted the maximum 3-month period for job search while paid 100% of average wage during previous year by former employer.
Unemployment benefits are paid by the Federal Employment Service for 12 months, plus an additional 2 weeks of benefits for every year worked over 25 years (20 for women), up to a total of 24 months within 36 calendar months. Benefits are payable equal to 75% of average monthly wage during last 2 months preceding unemployment for the first 3 months; 60% for next 4 months; and 45% for last 5 months. Maximum: not to exceed 100% of average wage of enterprise; minimum: 100% of minimum wage (R20,500 as of January 1, 1995).
For unemployed persons who do not meet the prior work condition, or never worked before: 75% of minimum wage.
Dependent supplement: 10% of unemployment benefit for each dependent. *Early pension* to unemployed older workers (men aged 58-59; women aged 53-54): Same as old-age pension (excluding supplementary benefits).

Administrative Organization

Russian Federation Federal Employment Service, general supervision. Regional employment services, administration of program.

Family Allowances

First law: 1944.
Current law: 1993.
Republics, local authorities, and employers can provide supplementary pension benefits out of their own budgets.
Type of program: Universal system.

Coverage

Children under age 16 (or until completion of general education).

Source of Funds

Insured person: None.
Employer: Social Insurance Fund pays monthly benefits to employees on leave to care for children under 18 months old (see cash benefits for sickness and maternity above).
Government: Federal and local budgets pay for remainder of benefits.

Qualifying Conditions

Family allowances: Vary according to benefits.

Family Allowance Benefits

Family allowances: Monthly benefit at 100% of minimum wage for each child under 18 months, 70% of minimum wage for each child from 18 months to 6 years old; 60% of minimum wage if child aged 6 to 16 (or until completion of general education).
Supplementary allowances to children of single mothers (or of parents evading support): 50% of monthly benefit for each child under age 16 (or until completion of general education).
Birth grant: Lump sum equal to 5 times minimum wage.
Funeral grant: Lump sum equal to 5 times minimum wage.

Administrative Organization

Russian Federation Ministry of Social Protection, general oversight of the program. Regional departments of social protection, administration of benefit awards and payments to non-working parents; enterprises and employers, benefit awards and payments to own employees.

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Old Age, Disability, Death

First law: 1956.
Current law: 1974.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 141.14 francs.

Coverage

Employed persons.
Voluntary insurance available to non-salaried persons.

Source of Funds

Insured person: 3% of earnings (6% if voluntarily insured).
Employer: 3% of payroll.
Government: None.

Qualifying Conditions

Old-age pension: Age 55 (lower if prematurely aged). 20 years of insurance, and 60 months of contribution during last 10 years. (Transitionally, older workers given special credit for years prior to 1957.) Retirement from employment necessary.
Disability pension: Loss of 2/3 of earning capacity. 5 years of insurance and 6 months of contribution during last 12 months. (No minimum qualifying period if nonoccupational accident.)
Survivor pension: Deceased met qualifying conditions for old-age or disability pension, was pensioner, or had 180 months of insurance at death.

Old-Age Benefits

Old-age pension: 30% of average earnings during last 3 or 5 years (whichever is most favorable), plus 1% per year of insurance beyond 180 months. Minimum pension: 50% of legal minimum wage (1,300 francs a month). Aged persons who are not eligible for pension: Lump sum equal to 50% of average monthly earnings during the last 3 to 5 years times number of years of contribution, if age 55 (lower if prematurely aged) and ineligible for pension.
Adjustment: Pensions adjusted for changes in cost-of-living index.

Permanent Disability Benefits

Disability pension: 30% of average earnings during last 3 or 5 years (whichever is most favorable), plus 1% per year of insurance beyond 180 months. (Each year under age 55 at time of claim is credited as 6 months.) If the period is not covered, consider the 3 or 5 last years preceding the cessation of earnings. Minimum pension: 50% of legal minimum wage (1,300 francs a month). Constant-attendance supplement: 40% of pension.
Pensions adjusted for changes in cost-of-living index.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow or widower. Survivor settlement: Lump sum equal to 1 month's pension for each 6 months of deceased's insurance, if ineligible for pension. Orphans: 25% of pension of insured for each orphan under age 18 (25 if student, no limit if disabled), or 40% if full orphan. Orphans' settlement: Lump sum equal to 50% of survivor settlement, payable to each orphan. Maximum, twice the survivor settlement.
Surviving parent pension: 25% of pension of insured, in absence of widow, widower, or children. Also payable to adoptive parents.
Maximum survivor pensions: 100% of pension of insured.
Adjustment: Pensions adjusted for changes in cost-of-living index.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
Social Fund, administration of program; managed by tripartite council and director.

Sickness and Maternity

(Labor code requires employers to pay 100% of wages for up to 30 days of illness, and for maternity, up to 2 months.)

Work Injury

First law: 1949 (private sector only).
Current law: 1974.
Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.
Employer: 2% of payroll.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average monthly earnings received by worker during 3 months preceding accident. Payable until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of worker's average monthly earnings in the 3 months preceding the accident, if totally disabled.
Constant-attendance supplement: 40% of pension.
Partial disability: Percent of full pension proportionate to degree of incapacity if 15% or more. Lump sum of 3 years' pension if incapacity is less than 15%.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, laboratory services, medicines, hospitalization, dental care, transportation, and appliances.

Survivor Benefits

Survivor pension: 30% of average daily earnings of insured, payable to widow or widower.

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Orphans: 15% of earnings of insured for each orphan under age 18 (25 if student, no limit if disabled), or 20% if full orphan. Other dependent relatives: 10% of average earnings of insured for each eligible survivor.
Maximum survivor pension: 100% of pension of insured, based on total disability.
Funeral grant: Lump sum equal to 100 times legal minimum wage.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
Social Fund, administration of contributions and benefits.

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Old Age, Disability, Death

First law: 1968 (provident fund).
Current law: 1977 (Social security replaced provident fund, effective 1978).
Type of program: Dual social insurance and social assistance system.
Exchange rate: U.S.$1.00 equals 2.70 East Caribbean dollars (E.C.).

Coverage

Employed persons including public employees and apprentices aged 16-62.
Voluntary coverage provision for those who cease to be compulsorily covered and who have 2 years of contributions.
Exclusions: Unpaid family labor, self-employed.

Source of Funds

Insured person: 5% of wages.
Employer: 5% of payroll.
Government: None, except as employer.
Maximum earnings for contribution and benefit purposes: E.C. $62,400.

Qualifying Conditions

Old age pension: Age 62, 500 weeks of contribution paid or credited (with 150 weeks actually paid).
Disability pension: 150 weeks of contribution actually paid and under 62 years of age.
Survivor pension: 150 weeks of contribution actually paid.
Age grant for persons not qualified for monthly pension.
Means-tested benefit for residents aged 62 or over (under age 62 if disabled.)

Old-Age Benefits

Old-age pension: 30% of average annual wage (highest 3 of the last 15 contribution years) or E.C. $62,400, whichever is less; plus 2% for each 50 weeks of contributions credited or paid over 500, up to 750 contributions, and 1% for each 50 contributions in excess of 750. Weekly pension determined by dividing this sum by 50.
Minimum benefit: E.C. $150 a month; maximum, 60% of wages or E.C.$38,440 a year, whichever is less.
Old age grant: 6 times average weekly wage for every 50 contributions up to 499 contributions paid or credited.

Permanent Disability Benefits

Disability pension: Same as old-age pension. Payable for as long as disability continues after exhaustion of 26 weeks of sickness benefit.

Survivor Benefits

Survivor pension: Widow aged 45 and married 3 years, 50% of workers pension or 30% of worker's average earnings in 3 best years of contribution, whichever is higher. Payable for life or until remarriage (for 1 year if under age 45 or married less than 3 years).
Dependent disabled widower, married 3 years and no outside income, same as widow.
Child's benefit: Unmarried, under age 16 (18 if attending school full time) and living with or supported by deceased parent, 1/6 of worker's pension. No age limit if child is disabled, pension 1/3 of family maximum.
Minimum: E.C.$6,000 a year.
Family maximum: 100% of insured worker's pension.
Survivor grant: Same as for age grant.
Funeral grant: E.C.$1,500 for worker or spouse; E.C.$ 1,000 maximum for dependent child under age 16 or 16-25 and full time student.

Administrative Organization

Minister of Health, Labor and Women's Affairs, general supervision.
Social Security Board, administration of program.

Sickness and Maternity

First and current law: 1977.
Type of Program: Social insurance system. Cash benefits only.

Coverage

Employed persons aged 16-62.

Source of Funds

Insured person: See pension contribution, above.
Employer: See pension contribution, above.
Government: None, except as employer.

Qualifying Conditions

Cash sickness benefits: Under age 62; employed day before illness; 26 weeks of contribution actually paid, including 8 in 13 weeks prior to illness.
Cash maternity benefit: 39 weeks of contribution, 20 immediately preceding eligibility.
Maternity grant: Insured or the wife of an insured worker; requires 20 weeks of contribution in 39 weeks before confinement.
Funeral grant: Minimum, 26 weeks of contribution.

Sickness and Maternity Benefits

Sickness benefit: Daily rate, 65% of average weekly wage divided by 6. Payable from the first day after 3 day waiting period, for up to 26 weeks.
Maternity benefit: Daily rate, 65% of average weekly wage divided by 6. Payable for 13 weeks, starting 6 weeks before confinement.
Maternity grant: E.C.$300 per child.

Workers' Medical Benefits

Medical benefits: None provided under insurance.
Medical care available at public hospitals and health centers.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

Minister of Health, Labor and Women's Affairs, general supervision.
Social Security Board, administration of program.

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Work Injury

First law: 1955.
Current law: 1985, effective 1986.
Type of program: Social insurance system.

Coverage

Employed persons, regardless of age.
Exclusions: Unpaid family labor, self-employed.

Source of Funds

Insured person: none.
Employer: 1% of payroll.
Government: None, except as employer.
Maximum wages for contribution and benefit purposes: E.C. $62,400 per year.

Qualifying Conditions

Work injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average weekly covered wages. Payable from first day of injury if disability lasts 4 or more days, up to 26 weeks.

Permanent Disability Benefits

Permanent disability benefit: 75% of average weekly wages. Partial disability, proportionate to degree of disability. Lump sum if less than 20% disability.
Constant attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Reimbursement of reasonable expenses for medical, surgical, dental, hospital, nursing care, medicines, appliances and transportation.

Survivor Benefits

Survivor benefit: 50% of permanent total disability pension. Payable to widow or dependent disabled widower.
Childrens' benefit: 1/6 to child under 16, 1/3 to full orphan under age 16.
Maximum survivor pension: 100% of permanent total disability benefit.
Funeral Grant: E.C.$1,500

Administrative Organization

Minister of Health, Labor and Women's Affairs, general supervision. Social Security Board, administration of program.

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Old Age, Disability, Death

First law: 1970 (provident fund).
Current law: 1978 (National Insurance Act).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed persons or apprentices between ages 16-65.
Exclusions: Civil servants.

Source of Funds

Insured person: 5% of earnings.
Employer: 5% of payroll.
Government: None.
Maximum earnings for contribution purposes: E.C.$36,000 per year.

Qualifying Conditions

Old-age pension: Age 60 and 10 years' contributions; retirement necessary. Old-age grant: Age 60, lacking sufficient contributions for old-age pension.
Disability pension: Under pensionable age, minimum 5 years of contributions.
Disability grant: Disabled, under 5 years of contributions.
Survivor pension: Fully insured or pensioner at death, widow over 55 or caring for dependent children (For widow under 55, 1 year's pension if no dependent children).
Survivor grant: Widow of worker not fully insured.

Old-Age Benefits

Old-age pension: 40% of average covered earnings in highest 3 of last 10 years, plus 0.1% of average covered earnings for each month of contribution over 120.
Old-age grant: Refund of contributions with interest, plus 7.5% of average covered earnings for each year of contribution.

Permanent Disability Benefits

Disability pension: 40% of average covered earnings in highest 3 of last 10 years. Payable after sickness benefit exhausted.
Disability grant: Lump sum refund of all contributions.

Survivor Benefits

Survivor pension: 75% of old-age or disability benefit paid or payable to insured, payable to widow aged 55 (under age 55 if disabled or caring for minor children; without children, 1 year's benefits) or dependent widower.
Orphans: 25% of insured's pension (50% if full orphan), payable to dependent child under age 16 (18 if full time student).
Maximum benefit: 100% of pension of insured.
Funeral grant: Expenses up to E.C.$1,500.

Administrative Organization

Prime Minister's Office, general supervision.
National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1978.
Type of program: Social insurance system. Cash benefits only.

Coverage

Same as for old age, disability, death.

Source of Funds

Insured person: See pension contribution above.
Employer: Same.
Government: Same.
Maximum earnings for contribution purposes: E.C.$36,000 per year.

Qualifying Conditions

Cash sickness benefits: Engaged in covered employment on day prior to illness, 6 months contribution to program including 2 of last 4 months preceding illness.
Cash maternity benefits: 7 months' contribution in 10 months immediately preceding claim.
Maternity grant: Payable to women whose husbands have contributed at least 7 months and to women receiving cash maternity benefits.

Sickness and Maternity Benefits

Sickness benefit: 65% of average salary in last 2 months. Payable after 3-day waiting period for up to 26 weeks.
Maternity benefit: 65% of average salary in last 7 months. Payable for 3 months beginning 1 month before the month of confinement.
Maternity grant: E.C.$450, plus E.C.$30 towards medical costs.

Workers' Medical Benefits

Medical benefits: Enabling legislation exists. Specifics to be prescribed by future regulations.

Administrative Organization

Prime Minister's Office, general supervision.
National Insurance Board, administration of program.

Work Injury

First law: 1964 (employer liability).
Current law: 1978 (social insurance).
Type of program: Social insurance system.

Coverage

Same as for Old Age, Disability, Death.

Source of Funds

Insured person: See pension contribution, above.
Employer: Same.
Government: Same.
Maximum earnings for contribution purposes: E.C.$36,000 per year.

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Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 65% of wages.
Payable from day of injury until recovery, for up to 52 weeks.
Covers all medical expenses.

Permanent Disability Benefits

Permanent disability benefit: 65% of covered earnings. Prorated if under 100 percent disabled.

Workers' Medical Benefits

Medical benefits: All medical expenses, including specialist care abroad if necessary.

Survivor Benefits

Survivor benefit: To be prescribed by future regulations.
Funeral grant: Expenses up to E.C.$1,500.

Administrative Organization

Prime Minister's Office, general supervision.
National Insurance Board, administration of program.

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Old Age, Disability, Death

First laws: 1970 (provident fund).
Current law: 1986 (social insurance).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed persons aged 16-59.
Self-employed are to be covered at a later date.

Source of Funds

Insured person: 2.5% of earnings.
Employer: 3% of payroll.
Government: None.
Maximum earnings for contribution purposes: E.C. $1,670 a month(E.C.$2,600 effective April, 1995.)

Qualifying Conditions

Old-age benefit: Age 60, and 500 weeks of contribution (150 for transitional benefit).
Old age grant: 50 weeks of contribution.
Disability pension: Under age 60; 150 weeks of contribution, and disabled.
Survivor pension: 150 weeks of contribution paid by deceased.
Survivor or funeral grants: Worker eligible for one of the above benefits.

Old-Age Benefits

Old-age benefit: 30% of average annual earnings, increased if over 500 weeks of contribution.
Minimum benefit: E.C.$ 40 per week.
Maximum benefit: 60% of average annual earnings.
Old age grant: 6 times average weekly wage for each 50 weeks of contributions.

Permanent Disability Benefits

Disability benefit: 30% of average earnings if 150-500 contributions; increased if over 500.
Minimum benefit: E.C.$ 40 per week.
Maximum benefit: 60% of average annual earnings.

Survivor Benefits

Survivor pension: 75% of pension of insured, payable to surviving spouse aged 50 or over, or incapable ofself-support by reason of disability, or caring for child eligible for survivors benefits. Payable for one year to pregnant widow, with benefits continuing if child is born and receiving benefits. Surviving children 25% of insured's pension for each dependent child under age 16 (18 if student). Full orphans: 50% of decedent's pension. If no other eligible survivors, dependent parents may be eligible.
Funeral grant: E.C.$2,000, paid to person who paid the funeral expenses.

Administrative Organization

National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1986.
Type of program: Social insurance system.

Coverage

Employed persons aged 16-59.

Source of Funds

Same as pension contribution, above.

Qualifying Conditions

Cash sickness benefits: Currently employed with 26 weeks of contribution, including 8 weeks in last 13 weeks before onset of illness. Employed and 16-59 years old.
Cash maternity benefits: 30 weeks of contribution, including 20 weeks during the 30 week period immediately preceding claim.
Maternity grant: Either the woman or her husband meets requirement for cash sickness benefit.

Sickness and Maternity Benefits

Sickness benefit: 65% of average earnings for the 13 weeks before illness. Payable for up to 26 weeks.
Maternity benefit: 65% of average earnings during 30 weeks prior to start of benefit. Payable for up to 13 weeks (including week of confinement plus 6 weeks before and 6 weeks after).
Maternity grant: E.C.$200.

Administrative Organization

National Insurance Board, administration of program.

Work Injury

First law: 1939.
Current law: 1963.
Type of program: Employer liability/compulsory insurance with private carrier.
(A social insurance system has been enacted, but is not yet in effect.)

Coverage

Employed persons and apprentices, except high paid (salaried employees), casual and family labor, and police.

Source of Funds

Insured person: None.
Employer: Whole cost through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period (disability must last at least 3 days).

Temporary Disability Benefits

Temporary disability benefit: 8/9ths of average earnings in last 12 months, until disability ends, or for a period up to 5 years.

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Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings for an adult, 108 months' earnings for a child (under age 17).
Partial disability benefit: Percentage of permanent disability benefit proportional to disability. Lump sum reduced by amount of temporary benefits paid after the 6th month, up to 50% of the total benefit.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital treatment, medicines, appliances, and transportation.

Survivor Benefits

Survivor benefit: Lump sum of 42 months' earnings, payable to dependent family members including spouse, children, grandchildren, parents, grandparents, and dependent non-family members (under certain conditions).
Burial grant: If no dependents, a lump sum equal to cost of burial. Maximum, E.C.$100.

Administrative Organization

Ministry of Communications, Works, and Labor, general supervision through the Department of Labor.
Agreement on amount of compensation between employer and employee supervised by a Commissioner for Workmen's Compensation. Commissioner determines distribution and form of payment of lump sums.

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Old Age, Disability, Death

First and current laws: 1979 and 1990.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 1,025 dobras.

Coverage

Employed persons. Exclusions: domestics. Voluntary program for the self-employed.

Source of Funds

Insured person: 4% of earnings.
Employer: 6% of payroll.
Government: None.

Qualifying Conditions

Old age pension: Age 62 (men) or 57 (women) with 120 months of contributions. Retirement unnecessary.
Disability pension: Permanent incapacity for all work, or usual profession if incapacity is at least two-thirds, with at least 60 months of contributions.
Survivor pension: Deceased was pensioner or eligible for a pension at death, with at least 60 months of recorded earnings.

Old-Age Benefits

Old-age pension: 35% of average earnings in best 5 years of the last 10 calendar years, with increments of 1% per year of coverage up to 25 years and 2% additional per year of coverage beyond 25.
Increment of 3% per year of coverage after normal retirement age.
Minimum pension: 30% of the national minimum wage.
Adjustment: Benefits are indexed to wage increases.

Permanent Disability Benefits

Disability pension: 30% of average earnings in best 5 years of the last 10, plus 1% increment per year of coverage beyond 10.
Adjustment: Benefits are indexed to wage increases.

Survivor Benefits

Survivor pension: 60% of pension of insured for 1 dependent, 80% for 2, and 100% for 3 or more dependents.
Payable to widow, widower, children under age 18 (any age if disabled), and dependent parents.
Funeral grant: Lump sum equal to cost of funeral.

Administrative Organization

Ministry of Health, Labor and Social Security, general supervision.
National Institute of Social Security, administration of program.

Sickness and Maternity

First and current laws: 1979 and 1990.
Type of program: Social insurance system. Cash benefits only.
Medical care provided under the public health program.

Coverage

Employed persons.
Exclusions: Self-employed and domestics.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: None.

Qualifying Conditions

Cash sickness benefits: Currently employed. 90-day waiting period, with 60 days of contributions paid prior to illness.
Cash maternity benefits: 360-day waiting period with at least 10 months of paid coverage before confinement.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings in last 2 months, payable after 3-day waiting period for up to 12 months.
Maternity benefit: 100% of average earnings in last 12 months, payable for 30 days prior to and 30 days following confinement; if multiple births, postnatal period extended for 15 more days.
Special leave for care of sick child under 3 years of age for up to 6 months; renewable for up to 6 additional months.

Administrative Organization

Ministry of Health, Labor, and Social Security, general supervision.
National Institute of Social Security, administration of program.

Work Injury

First and current laws: 1979 and 1990.
Type of program: Social insurance system.

Coverage

Employed persons.
Exclusion: Self-employed.

Source of Funds

Insured person: See pension contribution, above.
Employer: Same.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of base earnings during the first 30 days; 90% of earnings thereafter up to 360 days; 75% of earnings thereafter. Maximum duration is 24 months.

Administrative Organization

Ministry of Health, Labor, and Social Security, general supervision.
National Institute of Social Security, administration of program.

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Old Age, Disability, Death

First law: 1962.
Current law: 1969.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 3.75 riyals.

Coverage

Employees of firms with 10 or more workers. (Establishments with fewer than 10 workers may have their Saudi employees covered voluntarily.)
Exclusions: Agricultural workers, seamen, domestic servants, family labor, and casual workers with less than 3 months' service.
Special contributory system for public employees.
Note: Since March 1987, foreign workers are no longer covered under this program.

Source of Funds

Insured person: 5% of earnings.
Employer: 8% of payroll.
Government: Cost of administration during initial phase, annual subsidy, and any operating deficit.

Qualifying Conditions

Old-age pension: Age 60. 120 months of contribution, with 36 months in 5 years preceding application for pension; alternatively, a total of 180 months of contribution. Retirement from covered employment. Payable abroad.
Disability pension: Incapacity for any work before age 60; 60 months of contribution, 24 months in 3 years preceding onset of incapacity; or a total of 120 months of contribution. Unable to earn more than 1/3 of previous wage, and disability lasting more than 6 months.
Survivor pension: Insured met old-age or disability pension requirements or was pensioner at death.
Note: A person may qualify with 1/2 of minimum number of insurance months above if completed without interruption prior to application of Social Security Law.

Old-Age Benefits

Old-age pension: 2% of average monthly wage during last 2 years times years of covered employment.
Dependents' supplements: 10% of pension for 1st dependent, 5% each for 2nd and 3rd.
Refund of contributions: Employee contributions, plus 5% interest, if age 60 with at least 12 months of contribution and ineligible for pension.

Permanent Disability Benefits

Disability pension: 2% of average monthly wage during last 2 years times years of covered employment. Minimum, 40% of average wage.
Constant-attendance supplement: 50% of disability pension.
Dependents' supplements: 10% of pension for 1st dependent, 5% each for 2nd and 3rd.
Refund of contributions: Employee contributions, plus 5% interest, if 12 months of contribution and ineligible for pension.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured, exclusive of supplements, to be divided equally if more than one widow. Married at least 6 months (12 months if deceased was old-age or disability pensioner). Other survivors: 20% of pension each, payable to dependent sons under age 20 (25 if full-time students), dependent unmarried daughters and sisters, and dependent parents; 40% for full orphans. Maximum survivor pensions: 100% of pension of insured, exclusive of supplements.
Refund of contributions: Employee contributions, plus 5% interest, if 12 months of contribution and ineligible for pension.
Marriage grant: If widow, or dependent daughter or sister of the deceased marries, she receives a grant equal to 18 times her monthly annuity, and her annuity ceases.
Funeral grant: 1,000 riyals.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
General Organization for Social Insurance, administration of program through district offices; managed by tripartite board.

Sickness and Maternity

1969 law requires employers with more than 20 employees to pay 100% of wages for the first 30 days of sick leave and 75% of wages for the next 60 days.

Work Injury

First law: 1947.
Current law: 1969.
Type of program: Social insurance system.

Coverage

Employees of firms with 10 or more workers, including foreign workers.

Source of Funds

Insured person: None.
Employer: 2% of payroll.
Government: Annual subsidy.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of daily wage (50% if under treatment at the General Organization's expense in hospital center). Payable until insured able to resume work.

Permanent Disability Benefits

Permanent disability pension: 75% of average monthly wage, if totally disabled.

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Minimum, 250 riyals a month.
Dependents' supplement: 10% of pension for 1st dependent, 5% each for 2nd and 3rd.
Constant-attendance supplement: 50% of pension.
Partial disability: Percent of full pension proportionate to degree of disability. If 10% to 30% loss of capacity, lump sum equal to 36 times monthly benefit for permanent disability multiplied by actual percentage of disability.

Workers' Medical Benefits

Medical benefits: Necessary medical, dental, and diagnostic treatment, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 50% of permanent disability pension paid or accrued to the insured, to be divided equally if more than one widow.
Other survivors: 20% of pension each, 40% for full orphans.
Maximum survivor pensions: 100% of pension of insured.
Lump sum of 18 months' benefit payable to widow, daughter, or sister upon marriage.
Funeral grant: 500 riyals.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
General Organization for Social Insurance, administration of program through Occupational Hazards Branch.

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Old Age, Disability, Death

First and current law: 1975 (converting 1958 nonstatutory program to public program).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 536 CFA francs.

Coverage

Employed persons, including domestic, seasonal, and day workers. Special system for public employees.

Source of Funds

Insured person: 4.8% of earnings, plus 2% for the supplementary benefits for management personnel.
Employer: 7.2% of payroll, plus 3% of earnings up to 600,000 CFA francs a month for the supplementary system for management personnel.
Government: None.
Maximum earnings for contribution and benefit purposes: 200,000 CFA francs a month.

Qualifying Conditions

Old-age pension: Age 55; payable up to 2 years earlier with 5% reduction per year. 1 year of contribution. Retirement necessary.
Disability pension: Incapacity for work. Age 53. 1 year of contribution.
Survivor pension: Insured was pensioner or met contribution requirement at death.

Old-Age Benefits

Old-age pension: About 1.33% of base earnings times years of insurance, according to point system.
Employment before program began credited towards insurance if at least 10 years of employment in covered occupation before or after program began. (Credit given for periods of incapacity.) Maximum years counted, 30.
Child's supplement: 5% of pension for each dependent child under age 18; maximum, 15% of pension.
Means-tested allowance payable at age 55 to persons born before 1922 with at least 10 years' employment as domestic worker, if ineligible for pension.

Permanent Disability Benefits

Disability pension: Same as old-age pension, including supplement.

Survivor Benefits

Survivor pension: 50% of deceased's pension if age 50 (payable up to 5 years earlier with 5% reduction per year) or caring for 2 dependent children under age 18. Payable to widow or to widower aged 55 or disabled.
Orphans: 20% of pension of insured for each full orphan under age 18. Maximum for all orphans, 100% of pension.

Administrative Organization

Ministry of Labor and Jobs Training, general supervision.
Social Security Retirement Institute of Senegal, administration of program; managed by joint employer-employee board.

Sickness and Maternity

First law: 1952 (cash maternity benefits); 1975 (medical benefits).
Current law: 1973 (cash maternity benefits).
Type of program: Social insurance system. Cash maternity and medical benefits only.

Coverage

Medical benefits: Employed persons and their dependents.
Cash maternity benefits: Employed women.

Source of Funds

Insured person: Up to 3% of earnings, according to fund (medical benefits).
Employer: Up to 3% of payroll, according to fund (medical benefits).
Government: None.
Maximum earnings for contribution purposes: Up to 60,000 CFA francs a month, according to fund.
Cash maternity benefits: See family allowance contribution below.

Qualifying Conditions

Cash maternity benefits: Woman in insured employment.
Medical benefits: 2 months of contribution.

Sickness and Maternity Benefits

Sickness benefit: None.
Maternity benefit: 100% of earnings.
Payable for up to 6 weeks before and 8 weeks after confinement (extended up to 3 additional weeks if complications).

Workers' Medical Benefits

Medical benefits: Partial payment of health costs, including hospitalization, pharmaceuticals, doctor's visits. The percentage of costs paid is determined by the administrative council of health insurance institutes on a funds available basis.
Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. Also, see Family Allowances, below.

Administrative Organization

Ministry of Labor and Jobs Training, general supervision.
Social Security Fund (in the Ministry), administration of maternity benefit program.
Administrative councils (workers and employers) of health insurance institutes, administration of medical benefits program. The law requires participation of companies with over 100 employees; smaller firms may group together in order to join a health care institute.

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Work Injury

First law: 1932.
Current laws: 1973 and 1991.
Type of program: Social insurance system.

Coverage

Employed persons, apprentices, trainees, and technical students.
Voluntary insurance for certain categories not covered above.

Source of Funds

Insured person: None.
Employer: 1%, 3%, or 5% of payroll, according to risk incurred.
Government: None.
Maximum earnings for contribution and benefit purposes: 60,000 CFA francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66-2/3% on 29th day until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.
Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 1% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.
Constant-attendance supplement: 40% of pension. Minimum, 70% of minimum salary.

Workers' Medical Benefits

Medical benefits: Medical and surgical expenses, hospitalization, medicines, appliances, rehabilitation, and transportation.
Adjustment: Pensions adjusted to changes in minimum wage.

Survivor Benefits

Survivor pension: 30% of earnings of insured.
Orphans: 15% of earnings each for one orphan, 30% for two; 40% for three;10% for each additional orphan. Dependent parents and grandparents: 10% of earnings each up to 30% of pension.
Maximum survivor pensions: 85% of annual base salary.
Funeral grant: Lump sum covering cost of burial, up to specified maximum.
Adjustment: Pensions adjusted to changes in minimum wage.

Administrative Organization

Ministry of Labor and Jobs Training, general supervision.
Social Security Fund, administration of contributions and benefits.

Family Allowances

First law: 1955.
Current laws: 1973 and 1991.
Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.
Employer: 7% of payroll.
Government: Earmarked yield of part of turnover tax (covers about 1/3 of cost).
Maximum earnings for contribution purposes: 60,000 CFA francs a month.
Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 21 if student or disabled).
Parent must have had at least 3 consecutive months of employment and be currently working 18 days or 120 hours a month (or be widow of beneficiary).
Receipt of prenatal and maternity allowance conditional upon regular medical examinations for mother and child, as prescribed in law.

Family Allowance Benefits

Family allowances: 750 CFA francs a month for each of first 6 children aged 2 to 14 (18 if apprentice, 21 if student or disabled).
Prenatal allowance: 750 CFA francs for each month of pregnancy (paid in 3 installments) for each of first 6 children.
Maternity allowance: 750 CFA francs a month from birth of each of the first 6 children up to 2nd birthday (650 CFA francs a month for each child after the 6th).
Some maternal and child health and welfare services also provided.
If parent involuntarily unemployed without just cause or due to misconduct, family allowance benefits may continue for 1, 2 or 6 months if insured has worked 6,12, or 18 months respectively.

Administrative Organization

Ministry of Labor and Jobs Training, general supervision.
Social Security Fund, administration of program.

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Old Age, Disability, Death

First law: 1971 (National Provident Fund). Abolished in 1978 and replaced with the 1979 (Social Security Fund).
Current law: 1987 (Social Security Act) and 1990 (Seychelles Pension Scheme supplements the Social Security Fund Program).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 4.95 rupees (Rs).

Coverage

Social Security Fund: Employed persons, self-employed, non-employed with unearned income, and public employees.
Seychelles Pension Scheme: All full-time workers (25 hours/week or more). Self-employed, part-time workers and unemployed may join voluntarily.

Source of Funds

Insured person: **Social Security Fund,** 5% of earnings; self-employed contribute through tax system.
Seychelles Pension Scheme, voluntary contributions in any amount (minimum 10 rupees, no maximum).
Employer: **Social Security Fund,** 10% on first Rs1,000 of monthly wages, 20% on second Rs1,000, 35% on next Rs8,000, and 40% on wages in excess of Rs10,000.
Seychelles Pension Scheme, Rs50 per month for each full-time employee.
Government: None.

Qualifying Conditions

Old-age pension: **Social Security Fund** and **Seychelles Pension Scheme,** age 63, and 5 years' residence required immediately preceding retirement. (May be waived by the Minister under special circumstances.)
Disability pension: **Social Security Fund,** loss of 3/4 of earning capacity. Reduced rate if 50%-74% incapacitated. 5 years' residence, but residency requirement may be waived under special circumstances.
Seychelles Pension Scheme, payable 6 months after disability payments have been initiated under the Social Security Fund program.
Exclusions: Persons earning more than subsistence level as set by the Social Security Fund.
Survivor pension: Social Security Fund and Seychelles Pension Scheme, 5 years residence of beneficiary.

Old-Age Benefits

Old-age pension: **Social Security Fund,** Rs1,100 per month.
Benefits reviewed and adjusted each year for cost-of-living changes.
Seychelles Pension Scheme, based on worker's voluntary contributions to the Pension Scheme.

Permanent Disability Benefits

Disability pension: Social Security Fund, Rs1050 per month.
Partial disability: Full pension reduced by earnings.
Payable after sickness benefit has been received for 6 months until retirement age.
Seychelles Pension Scheme, based on worker's equity in program (as under old-age pension program).
Dependent's supplements: Rs400 for an adult, Rs350 for each child.
Disability pension and dependent's allowance cannot exceed 80% of previous earnings.

Survivor Benefits

Survivor pension: Social Security Fund, Rs825 per month for 1 year if widow age 45 or older or with custody of deceased husband's child under age 15 (over 15 if student), or dependent widower.
Orphans: Rs500 per month.
Funeral grant: Rs1,500.
If death before retirement, lump sum equal to 50% of compulsory contributions paid (**Social Security Fund**), and 100% of voluntary contributions paid (**Seychelles Pension Scheme**).
Death after retirement, same as old-age pension.

Administrative Organization

Ministry of Finance.

Sickness and Maternity

First law: 1979.
Current law: 1987.
Type of program: Social insurance system. Cash sickness and maternity benefits only. Medical services available in government dispensaries and hospitals under National Health Plan.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: See Old Age, Disability, Death, above.
Employer: Same.
Government: None.

Qualifying Conditions

Cash sickness and maternity benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: Employer pays full salary for first two months and is reimbursed 80% of amount paid or Rs2,000, whichever is less. Thereafter, Social Security pays Rs825 per month for up to 6 months.
Dependent's allowance: Rs400 for an adult, Rs350 for each child.
Maternity benefit: Employer pays full salary 2 weeks before and 8 weeks after confinement, and is reimbursed 80% of amount paid, or Rs2,000, whichever is less. Any prolonged illness as a result of pregnancy is paid as sickness benefit at Rs825 per month for up to 6 months.

Administrative Organization

Ministry of Finance.

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Work Injury

First law: 1970 (employer liability).
Current law: 1987.
Type of program: Social insurance system.

Coverage

Employed persons.
Exclusions: Self-employed persons.

Source of Funds

Insured person: See Old-Age, Disability, Death, above.
Employer: See Old-Age, Disability, Death, above.
Government: None.

Qualifying Conditions

Work-injury benefits: See sickness benefit, above.

Temporary Disability Benefits

Temporary disability benefit: Rs825 per month. Payable up to 130 working days.
Dependent's allowance: See disability pension, above.

Permanent Disability Benefits

Permanent disability pension: Rs825 per month if totally disabled. Payable after temporary disability benefit has been received for 6 months until retirement age.
Partial disability: Percent of full benefit proportionate to degree of incapacity, according to schedule.
Court award: Compensation for incapacity for work is halved between Employer and Social Security Fund.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation as provided under employment benefit legislation.

Administrative Organization

Ministry of Finance.

Unemployment

Full Employment Scheme of 1980 provides daily subsistence wages for registered unemployed who work on government-approved projects.

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Old Age, Disability, Death

Special system for public employees only.
Exchange rate: U.S. $1.00 equals 600 leones.

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Work Injury

Please note: This information is more than 10 years old.

First law: 1939.
Current law: 1960.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons.
Exclusions: Agricultural employees on plantations with fewer than 25 workers, domestic servants, casual workers, homeworkers, and family labor.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: Approved yearly allocation.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings. Minimum benefit, 15 leones a month. Payable after 3-day waiting period for up to 96 months (sometimes paid as lump sum, calculated according to expected duration).

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 48 months' earnings, if totally disabled. Maximum, 2,000 leones; minimum, 150 leones.
Constant-attendance supplement: Up to 25% of ordinary benefit.
Partial disability: Percent of 56 months' earnings up to 2,400 leones, proportionate to degree of incapacity.

Workers' Medical Benefits

Medical benefits: Medical, dental, and surgical care; hospitalization; medicines; appliances; and transportation up to maximum cost of 50 leones.

Survivor Benefits

Survivor benefit: Lump sum of 42 months' earnings of deceased (less any disability benefits paid). Maximum, 1,600 leones.
Payable to dependents of deceased or, if none, to survivors partially dependent on the deceased.
Funeral grant (if no eligible survivors): Lump sum covering cost of burial. Minimum, 100 leones; maximum, 250 leones.

Administrative Organization

Ministry of Labor, enforcement of law.
Employers may insure liability with private insurance companies.

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Old Age, Disability, Death

First law: 1953.
Current law: 1985, as amended in 1991.
Type of program: Provident fund system. Lump-sum benefits and annuity payments.
Exchange rate: U.S. $1.00 equals $1.47 Singapore dollar (S$).

Coverage

Employed persons earning more than S$50 a month. Also some self-employed workers.
Exclusions: Members of approved equivalent private plans.
Special pension system for public employees.

Source of Funds

Insured person: No contribution if earnings below S$200 a month. 20% for wages over $200. Lower contribution rates for workers age 60 or older.
Employer: No contribution if earnings below S$50 a month. If S$50 or over, contributions are 20% of monthly earnings. Lower contribution rates for employees age 55 or older.
Government: None.
The government's aim is to set the long-term Central Provident Fund rate for both employees and employers at 20%.
Lower contribution rates apply to persons aged 55 and over.

Qualifying Conditions

Old-age benefit: Age 55.
Disability benefit: Permanent incapacity for work.
Survivor benefit: Nomination as beneficiary by insured.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus at least 2.5% compound interest (actual rate is linked to average commercial savings and fixed deposit rates—adjusted every January 1 and July 10), less amount set aside for medical contingencies (see *Medical Care).*
In addition, under the Minimum Sum Scheme, initiated January 1, 1987, S$35,400 (S$40,000 as of July, 1995) must be left in the account to ensure continued income from age 60.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus at least 2.5% compound interest (actual rate is linked to average commercial savings and fixed deposit rates, adjusted every January 1 and July 1), less amount set aside for medical contingencies (see Medical Care).

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus at least 2.5% compound interest (actual rate is linked to average commercial savings and fixed deposit rates, adjusted every January 1 and July 1), less amount set aside for medical contingencies (see *Medical Care*). Payable to nominated survivors or legal heirs.

Administrative Organization

Ministry of Labor, general supervision.
Central Provident Fund, custody of fund and administration of program; managed by tripartite board and Chairman.

Sickness and Maternity

First and current law: 1983.
Type of program: Provident fund system. Hospitalization and selected outpatient treatments. Medical care available in government approved hospitals. Payment on scale of rates.

Coverage

Employed persons and self-employed covered by Central Provident Fund.

Source of Funds

Insured person: 3% of Old-Age, Disability and Death contribution set aside for *Medisave* account to cover costs of hospitalization.
Employer: 3% of Old-Age, Disability and Death contribution set aside for employee's *Medisave* account.
Government: Annual subsidy.
Maximum: S$360 a month. Self employed: 5%, maximum S$3,600 per year (1996—6%, maximum S$4,320). Minimum covered net self-employment income for contributions, S$2,400 per year.

Qualifying Conditions

Cash sickness and maternity benefits: None under insurance.
Medical benefits: Holders of *Medisave* Account in Central Provident Fund. Persons over age 55 required to maintain balance of S$12,000 for 1995 (to be increased by S$1,000 per year until it reaches S$15,000) in *Medisave* Account for future hospitalization costs.

Sickness and Maternity Benefits

Sickness benefit: None under insurance.
(1985 Employment Act requires employers to provide 14 days of paid sick leave a year, or up to 60 days if worker hospitalized; applicable only if employee has worked for at least one year.)
Maternity benefit: None under insurance.
(1985 Employment Act requires employers to pay full wages for up to 4 weeks before and 4 weeks after confinement to women with at least 180 days of employment in preceding year; limited to the first two children.)

Workers' Medical Benefits

Medical benefits: Outpatient treatment and inpatient hospital care, including day-surgery treatment, in government hospitals, and prescribed medicines. Costs deducted from balance in Medisave Account.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

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Administrative Organization

Ministry of Labor, general supervision and enforcement of employer liability for sick leave and maternity leave.
Central Provident Fund, administration of program.
Ministry of Health, provision of medical services through government hospitals.

Work Injury

First law: 1929.
Current law: 1985.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

All manual labor, except domestic servants, casual employees, and family labor; salaried employees earning less than S$1,500 a month.
Special program available for the police.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit : 100% of earnings during first 14 days (60 days if hospitalized); 2/3 of monthly earnings thereafter.
Payable from 1st day of incapacity for a maximum of 1 year.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 6 to 12 years' earnings (according to age), if totally disabled. Maximum, S$105,000. Minimum, S$35,000.
Constant-attendance supplement: 25% of grant.
Partial disability: Lump sum in proportion to degree of incapacity, or according to schedule in law for specified injuries.

Workers' Medical Benefits

Medical benefits: Necessary medical treatment, hospitalization, appliances, and medicines. May be provided in government facility.

Survivor Benefits

Survivor benefit: Lump sum of 4 to 9 years' earnings, according to age of deceased.
Maximum, S$78,000. Minimum, S$26,000. Payable to eligible dependents.

Administrative Organization

Ministry of Labor, general supervision.
Commissioner for Labor, enforcement of law, approval of agreements between employers and claimants, and allocation of survivor grants.

Employers may insure liability with private companies; Ministry may require any employer or class of employers to insure.

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Old Age, Disability, Death

First laws:1906 (salaried employees) and 1924 (wage earners).
Current law: 1988, 1990, 1994.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 31.1 crowns.

Coverage

Employees, self-employed, members of industrial production cooperatives, members of agricultural cooperatives, and some special groups.

Source of Funds

Insured person: 5.9% of earnings; self-employed, 26.5%.
Employer: 20.6% of payroll.
Government: Any deficit.
Maximum earnings for benefit purposes: 2,500 crowns a month, plus 1/3 of earnings between 2,501-6,000 crowns and 1/10 between 6,001 and 10,000 crowns.
Above contributions also finance cash sickness and work-injury benefits.

Qualifying Conditions

Old-age pension: Men, age 60 (55-58 if in unhealthy or arduous work); women, age 53-57 according to number of children raised. 25 years of employment (proportionately reduced pension at age 65 if 10-24 years).
Substantial retirement ordinarily necessary but special consideration for selected occupations and beneficiaries over age 65.
Not payable abroad unless agreement.
Disability pension: Total disability (disabled for all work), or partial disability (1/3 loss of earning capacity). 5 years of employment in last 10 years (1-4 years if under age 28).
Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age benefit: 50% of average earnings during highest 5 of last 10 years, plus 1% of earnings per year of employment between 26 and 35 years.
Minimum pension (with full career): 550 crowns a month plus amount necessary to bring total monthly income to 1,980 crowns (3,510 for a couple).
Maximum: 4,660 crowns a month for new pensions.
Higher rates for unhealthy and arduous occupations.
Increment of 4% a year for work and deferral of pension after pensionable age.
Reduced pension: 2% of earnings times years of employment; minimum, 550 crowns a month.
Dependents' supplements: 420 crowns a month for wife age 65 or disabled.

Permanent Disability Benefits

Disability pension: 50% of average earnings, plus 1% of earnings per year of actual and credited employment between 26 and 35 years.
Minimum full pension: 550 crowns a month plus amount necessary to raise total income to 1,980 crowns (3,360 crowns for a couple).
Higher rates for unhealthy and arduous occupations.
Constant-attendance supplement: 200, 400, or 600 crowns a month, according to degree of disability.
Reduced pension: 2% of earnings times years of actual and credited employment.
Dependents' supplements: 420 crowns a month for wife age 65 or disabled; 250 crowns for first child (subsequent children receive ordinary family allowance).
Partial disability: 50% of total disability pension.
Social pension: Minimum of 1,980 crowns a month paid after means test, if no other pension.

Survivor Benefits

Survivor pension: 60% of pension of insured, Minimum pension, 450 crowns a month.
Payable to all widows for 12 months. Thereafter, only to widows age 50 (age 45 if 2 or more children reared, or any age if disabled, caring for child, or 3 or more children reared).
Widowers caring for child, 1,100 crowns a month.
Orphans: 30% of pension of insured for each half-orphan under age 15 (26 if student or disabled); minimum: 400 crowns a month.
Full orphans and widows eligible for additional benefit necessary to bring total income to 1,980 crowns a month (3,510 for two persons).
Funeral grant: Lump sum of 1,000 crowns.

Administrative Organization

Ministry of Labor, Social Affairs and Family of the Slovak Republic; Social Insurance Company; subsidiary offices on a district level administer payment of benefits through post office. District offices prepare papers and applications for pensions.

Sickness and Maternity

First law: 1888.
Current law: 1994.
Type of program: Social insurance.

Coverage

Employees, self-employed and some special groups.

Source of Funds

Insured person: 1.4% of earnings for cash benefits; (self-employed, 5.8%); 3.7% of earnings for medical care.
Employer: 4.4% of earnings (cash benefits); 10.0% for medical care.
Government: Special groups.

Qualifying Conditions

Cash sickness and medical benefits: Currently in a covered category (no minimum period of coverage). Eligibility continues for 6 weeks after coverage ceases.
Cash maternity benefits: 270 days of insurance in last 2 years. Eligibility continues for 6 months after employment ceases.
Extended maternity leave: Up to 3 years. Payable to father in certain circumstances.

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Sickness and Maternity Benefits

Sickness benefit: For 1st 3 days, 70% of earnings; from 4th day, 90%. Maximum benefit, 180 crowns a day. Payable from 1st day of incapacity for up to 1 year, or 2 years if recovery likely.
Maternity benefit: 90% of earnings. Maximum, 180 crowns a day. Payable for 28 weeks (37 weeks for single mother and multiple births) including at least 6 weeks before confinement.
Families eligible for extended parental leave receive 1,200 crowns per month per child under age 3.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through health service facilities of health insurance.
Medical treatment, hospitalization, medicines, dental care (with limited cost sharing), maternity care, appliances, travel expenses, sanatorium and spa treatment.

Dependents' Medical Benefits

Medical benefits for dependents: Same medical services as for family head.

Administrative Organization

Cash benefits: Ministry of Labor, Social Affairs and Family of the Slovak Republic; Social Insurance Company; subsidiary offices on district level. District offices approve applications and control payment of benefits by employing enterprises.
Medical services: Ministry of Health; Universal Health Insurance Company. Services provided through health centers and clinics.

Work Injury

First law: 1887.
Current laws: 1956 (short-term benefits) and 1988 (pensions); 1990 (self-employed); 1994.
Type of program: Social insurance system.

Coverage

Employees, self-employed.

Source of Funds

Insured person: See pension contributions, above.
Employer: See pension contributions, above.
Government: See pension contributions, above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 90% of earnings.
Maximum benefit: 180 crowns a day.

Permanent Disability Benefits

Permanent disability benefit: 60% of earnings, plus 1% of earnings per year of actual and credited employment between 26 and 35 years if totally disabled.
Higher rates for unhealthy and arduous occupations.
Constant-attendance supplement: 200, 400, and 600 crowns a month, according to degree of disability.
Dependents' supplements: 420 crowns a month for wife age 65 or disabled.
Partial disability: 50% of total disability pension.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness, above.

Survivor Benefits

Survivor pension: 60% of pension of insured. Minimum pension, 450 crowns a month. Payable to all widows for 12 months. Thereafter, only to widows age 50 (age 45 if 2 or more children reared, or any age if disabled, caring for child, or 3 or more children reared). Orphans: 30% of pension of insured for each half-orphan under age 15 (26 if student or disabled). Maximum: 400 crowns.
Full orphans: 50% of pension of insured. Minimum: 600 crowns a month.
Funeral grant: Lump sum of 1,000 crowns.

Administrative Organization

Temporary disability benefits: Ministry of Labor, Social Affairs and Family of the Slovak Republic; Social Insurance Company; subsidiary offices on a district level. District offices approve applications and control payment of benefits by employing enterprises.
Permanent disability and survivor pensions: Ministry of Labor, Social Affairs and Family; National Insurance Company.
Medical benefits: Ministry of Health; Universal Health Insurance Company; district and local health centers and factory clinics.

Unemployment

First law: 1991.
Type of program: Social insurance.

Coverage

Slovak citizens, at least 15 years old and capable of working.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Unemployment benefit: Registered with Labor Office as looking for work. Employment for at least 12 months in the past three years.

Unemployment Benefits

Unemployment benefit: 60% of earnings during first three months; 50% for next three months.

Administrative Organization

Employment Fund. District labor offices determine eligibility and make payments.

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Family Allowances

First law: 1945.
Current law: 1994.
Type of program: State social support.

Coverage

Residents; non-citizens must have residence of at least one year.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost from State budget.

Qualifying Conditions

Family allowances: Child must be under age 15 (26 if student or disabled). Family income below 1.5 or 2 multiples of minimum income (poverty line).

Family Allowance Benefits

Family allowances: 1/2 or 1/3 of minimum income for each eligible child.
Birth grant: Lump sum of 3,000 crowns for each birth.

Administrative Organization

Ministry of Labor, Social Affairs and Family of the Slovak Republic; Social Insurance Company, subsidiary offices on a district level.
Employing establishments, social departments of the state offices on a district level.

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Old Age, Disability, Death

First law: 1922.
Current law: 1992.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 123.7 tolar.

Coverage

Employed persons in industry, commerce, and agriculture; public employees; members of handicraft and fishery cooperatives and self-employed workers including craftsmen, liberal professions, artists, and farmers.

Source of Funds

Insured person: Whole cost, at varying contribution rates, subject to statutory maximum (average about 31% of payroll). Employer reimburses employee for part of contribution—generally 50% of the total.
Employer: See insured person.
Government: Covers cost for veterans and certain groups of insured (policemen, active army officers).

Qualifying Conditions

Old-age pension: Age 63 (men) and 58 (women) and 20 years of insurance. Payable at age 58 (men) and 53 (women) after 40 years of insurance (men) or 35 (women); at age 65 (men) or 60 (women) after 15 years; and at age 58 (men) and 53 (women) after 35 years of insurance (men) or 30 (women), if unemployed, disabled, made redundant. Lower requirements for arduous or unhealthy work.
Retirement from insured employment.
Payable abroad if reciprocal agreement.
Disability pension: Incapacity for all work (total disability) or greatly reduced capacity for regular or equivalent work (partial disability). Coverage for at least 1/3 of years after age 20 (1/4 if under age 30).
Survivor pension: Deceased was pensioner or had 5 years of insurance with 3.3 years in last 5 years; 10 years with 5 in last 10 years; or total of 20 years.

Old-Age Benefits

Old-age benefit: Minimum 35% (men) or 40% (women) of average earnings during last 10 years or 10 highest paid consecutive years in insured employment. (Past earnings revalued for changes in average wages). Increment of 2% (men) or 2% to 3% (women) of earnings for each year of insurance beyond 15 years.
Maximum pension: 85% of base earnings as set by insurance association.
Adjustment: Periodic adjustment of pensions for changes in average wages.

Permanent Disability Benefits

Disability pension: Minimum: Same as old-age pension, except that pensions of workers under age 55 (men) or 50 (women) increased by 10% to 30% of earnings according to years of coverage. If disability before age 60 (men) or 55 (women) and less than 20 years; coverage, minimum pension is 45% (men) or 55% (women).
Constant-attendance allowance provided where necessary.
Partial disability: 80% of earnings, or 90% if coverage for at least 3/4 of years since age 20, or until suitable employment is found.
Adjustment: Periodic adjustment of pensions for changes in average wages.

Survivor Benefits

Survivor pension: Minimum: 1 survivor, 70% of pension paid or accrued to insured; 2 survivors, 80%, 3 survivors, 90%, 4 or more survivors, 100%. Eligible survivors: Widow age 50 or widower age 55, disabled, or caring for child under age 15 (26 if student, no limit if disabled); dependent mother age 45 and father age 55, or disabled; dependent grandchildren, brothers, sisters.
Funeral grant: Burial expenses, plus 1 month's earnings or pension.
Adjustment: Monthly adjustment of benefits for changes in average wages.

Administrative Organization

Institute for Pension and Disability Insurance, general supervision.

Sickness and Maternity

First law: 1922.
Current law: Health Care and Health Insurance Act, 1992.
Type of program: Social insurance system; health care services and cash benefits.

Coverage

Employed persons in all branches, liberal professions, artists, farmers, citizens with low income, pensioners.

Source of Funds

Insured person: Rate set uniformly at approx. 6.40% of wages.
Employer: The same percentage, as well as 0.60% for accidents at work and occupational illness (varies with risk factor).
Government: Subsidy for low-income citizens, unemployed.
Regional pension and disability associations and employment associations pay contributions for health coverage of their beneficiaries.

Qualifying Conditions

Cash sickness and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 80%-100% of average wages in the previous year, depending on cause of absence. The benefit is adjusted for general wage level changes and cannot be lower than the minimum wage in Slovenia. Paid by the employer for the first 30 days (including benefits for care of dependents).
Maternity benefit: For insured persons 100% of earnings if qualifying period met.
Payable for up to 365 days, may be extended another 3 months.
Maternity grant: Available for each newborn child of resident mothers, Slovenian citizens who are ineligible for paid maternity leave. Payable for 12 months, 52% of minimum wage.

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Workers' Medical Benefits

Medical benefits: Through public health facilities on basis of separate contracts between contractors and insurance institute. Insured contribute towards fees, which vary with type and complexity of service.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person. Wife or female dependant of insured person also receives maternity benefits on same basis as insured female.

Administrative Organization

National Institute of Medical Insurance, with ten district units. The highest administrative body is its assembly consisting of deputies of various associations of employers and insurers. Minimum rights and coverage stipulated by law. Benefits and allowances for mothers, family and children paid at Center of Social Work.

Work Injury

First law: 1922.
Current law: Separate law of the Republic of Slovenia, 1974. (Amended in 1986).
Type of program: General system of protection at work. Social insurance system is incorporated in old age and disability pension scheme; health insurance also part of general scheme.

Coverage

All full and part-time workers including participants of educational institutions.

Source of Funds

Insured person: Part of the pension and sickness contribution for general insurance.
Employer: Part of the pension and sickness contribution for general insurance.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings, according to wage class. Payable from 1st day of incapacity until recovery or award of permanent disability pension.

Permanent Disability Benefits

Permanent disability benefit: Up to 85% of base earnings according to same schedule as for old-age pension, above.

Workers' Medical Benefits

Medical benefits: Provided under sickness insurance, above.

Survivor Benefits

Survivor pension: Covered under general old-age disability and survivor pensions.

Administrative Organization

General Pension and Disability Association and General Health Insurance Association, general supervision.

Unemployment

First law: 1927.
Current laws: 1991, 1992 and 1993.
Type of program: Unemployment assistance.

Coverage

Employed persons in industry, commerce and agriculture, public employees and members of handicraft and fishery cooperatives.

Source of Funds

Insured person: 0.7% of earnings.
Employer: 0.7% of earnings.
Government: None.

Qualifying Conditions

Unemployment benefit: Employment throughout past 9 months or 12 months in the past 18 months prior to becoming unemployed, and registered with the Employment Agency within 30 days.

Unemployment Benefits

Unemployment benefit: (after income test): 50% of average earnings in last 3 months.
Period of payment dependent on length of contributions:

1. 3 months if insured at least 9 consecutive months or 12 months in past 18 months;
2. 6 months if insured at least 30 consecutive months or 50 months in past 5 years;
3. 9 months if insured 5 years or more and less than 10 years;
4. 12 months if insured 10 years or more and less than 15 years;
5. 18 months if insured 15 years or more and less than 20 years;
6. 24 months if insured 20 years or more.

Administrative Organization

Employment Agencies.

Family Allowances

First law: 1949.
Current law: 1979.
Type of program: Universal system.

Coverage

Families with children permanently residing in Slovenia.

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Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 15 (26 if student, 18 if disabled). Taxable income of household must be below specified monthly amount.

Family Allowance Benefits

Family allowances: Rates set by Law on Family Benefits, according to income test. Minimum rate is 7%, maximum rate is 22% of minimum wage.
Adjustment: Periodically, according to increase in guaranteed income in the Republic of Slovenia.

Administrative Organization

Ministry of Labor, Family and Social Welfare. Claims presented to social work centers.

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Old Age, Disability, Death

First and current law: 1973 (implemented 1976).
Type of program: Provident fund system.
Exchange rate: U.S.$1.00 equals 3.32 Solomon Islands dollars (SI$).

Coverage

All employed workers aged 14 and older earning at least SI$20 a month or working 6 or more days a month.
Unemployed and self-employed aged 16-35 may contribute voluntarily.
Special system for public employees.

Source of Funds

Insured person: 5% of wages.
Employer: 7.5% of payroll.
Government: None.
For death benefit, SI$5 deducted annually from insured's provident fund account.

Qualifying Conditions

Old-age benefit: Age 40 if permanently retired from covered employment; at any age if emigrating permanently. Age 50, regardless of employment. Unemployed may withdraw funds after 3 months of continuous unemployment.
Disability grant: Permanent physical or mental incapacity to work.
Survivor grant: Death of insured before retirement.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus accumulated interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus accumulated interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus accumulated interest. Payable to deceased's nominee.
Death benefit: Lump sum of SI$2,500.

Administrative Organization

National Provident Fund Board, an independent 5-member board, administration of program.

Work Injury

First and current law: 1952.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons, including public employees, earning SI$4,000 a year or less. Exclusion: Casual workers.

Source of Funds

Insured person: None.
Employer: Whole cost.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50%-100% of earnings, according to monthly wage. Maximum, SI$160 a month.
Payable from first day if incapacity lasts more than 3 days, until recovery, certification of permanent disability, or death.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 48 months' earnings. Maximum SI$9,000.
Partial disability: Lump sum proportionate to degree of incapacity, based on 48 months' earnings.

Workers' Medical Benefits

Medical benefits: Medical care, medicines, and appliances.

Survivor Benefits

Survivor benefit: Lump sum of 36 months' earnings, less any permanent disability benefits paid to deceased. Maximum, SI$9,000.
Apportionment of survivor benefit among survivors determined by courts.
Funeral grant: If no dependent, reasonable burial expenses. Maximum: SI$30.

Administrative Organization

Labor division, administration of program.

Unemployment

(1981 Employment Act requires employer to pay dismissal indemnity of 2 weeks' wages for each year of employment.)

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Old Age, Disability, Death

Type of program: Special system for public employees only.
Exchange rate: U.S. $1.00 equals 4,000 shillings.

Sickness and Maternity

Medical care available in government dispensaries and hospitals.
Also, 1972 labor code requires employers to pay 50% of earnings for up to 14 weeks of maternity leave to employees with at least 6 months of employment.

Work Injury

First law: 1935.
Current law: 1972.
Type of program: Social insurance system.

Coverage

Employed persons, including agricultural workers and technical students.

Source of Funds

Insured person: None.
Employer: Whole cost through contributions that vary according to risk. Average rates are 5% to 7% of payroll.
Government: None.
Maximum earnings for benefit purposes: 5,000 shillings a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of earnings for first 90 days and 75% thereafter. Payable after 2-day waiting period, during which employer pays 33-1/3% of wages, until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability benefit: Percentage of average earnings corresponding to degree of disability, according to schedule in law, if disability exceeds 13%.
Constant-attendance supplement: Amount varies with degree of disability as specified in law.

Workers' Medical Benefits

Medical benefits: Necessary medical treatment, hospitalization, drugs, appliances, and transportation.

Survivor Benefits

Survivor pension: 32% of insured person's earnings; payable to widow or dependent aged or disabled widower.
Orphans: 16% of insured person's earnings for each orphan under age 18 (21 if student or disabled); 32% if full orphan.
Parent (if no other survivors): 16% of insured person's earnings payable to each parent.
Maximum survivor pension: 100% of insured person's earnings.
Funeral grant: Lump sum of up to 800 shillings, according to degree of dependence on deceased.

Administrative Organization

Ministry of Health, Veterinary Services, and Labor, general supervision.
Somali Social Security Agency, administration of contributions and benefits.
Fund operates its own clinic in capital and some medical facilities elsewhere.

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Please note: This information is more than 10 years old.

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Old Age, Disability, Death

First laws: 1928 (old age), 1936 (blindness), and 1946 (disability).
Current laws: 1973.
Type of program: Social assistance system.
Exchange rate: U.S.$1.00 equals 3.55 rand.

Coverage

Residents of limited means. Different provisions that applied for different races were abolished as of September 1993 and all benefits were raised to highest level being paid.
Special system for public employees.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women) and resident at time of claim. Citizen or, if alien, resident during 5 years immediately preceding claim.
Disability pension: Permanent incapacity for adequate self-support, or blindness. Payable at age 16 (19 for blindness).
Residency requirements: See old-age pension.
Survivor pension: Maintenance of orphaned child. Current residence. Pension reduced by excess of total means, including pension, over specified limits varying with number of children.

Old-Age Benefits

Old-age pension (after means test): Up to 390 rand a month, according to means and circumstances. Married couples may receive double the amount.
Constant-attendance allowance: 64 rand a month. All pensioners entitled to subsidized medical care, including hospitalization and medication, at provincial hospitals.

Permanent Disability Benefits

Disability pension (after means test): Up to 390 rand a month according to means and circumstances. Married couples may receive double the amount.
Constant-attendance allowance: Up to 64 rand a month.
All pensioners entitled to subsidized medical treatment, including hospitalization and medication, at provincial hospitals.

Survivor Benefits

Survivor pension (after means test): For surviving or deserted spouse caring for dependent children, up to 390 rand a month.
Orphans: Up to 121 rand a month for each of first 4 children.

Administrative Organization

Administration of pensions by Department of Social Services.
District branch offices of Departments and local magistrates, local administration.

Sickness and Maternity

Cash sickness and maternity: Benefits payable under unemployment insurance to qualified insured workers.

Coverage

Sickness and maternity benefits: Same as Unemployment, below.
Medical benefits: Old-age and disability pensioners.

Source of Funds

Cash sickness and maternity benefits: Financed from unemployment contributions.
Medical benefits: Financed from pension contributions.

Qualifying Conditions

Cash sickness benefits: 13 weeks' contribution during 52 weeks preceding illness, unemployed or drawing no more than 1/3 regular wage.
Cash maternity benefits: 18 weeks' contribution during 52 weeks preceding confinement, unemployed or earning no more than 1/3 regular wage.

Sickness and Maternity Benefits

Sickness benefit: 45% of weekly earnings. Payable for 28 weeks after 4-6-week waiting period.
Application possible for extended payments if prior employment of at least 36 months.
Maternity benefit: 45% of weekly earnings, payable up to 18 weeks preceding confinement and 8 weeks following birth.
Application possible for extended payments if prior employment of at least 36 months.

Workers' Medical Benefits

Medical benefits: Same as old-age and disability pensions above.

Administrative Organization

See Unemployment below.

Work Injury

First law: 1914.
Current law: 1941 (as amended through 1994).
Type of program: Compulsory insurance with public carrier.

Coverage

Employed persons. Exclusions: Domestic servants and casual workers.

Source of Funds

Insured person: None.
Employer: Whole cost, through insurance premiums varying with risk.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

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Temporary Disability Benefits

Temporary disability benefit: Total disability, 75% of earnings up to 3,441.75 rand a month.
Partial disability: Proportion of earnings as determined by Commissioner, payable up to 12 months.

Permanent Disability Benefits

Permanent disability pension: Pension equal to 75% of earnings up to 3,441.75 rand a month if totally disabled.
Partial disability: Percentage of full benefit proportionate to degree of disability. For 30% or less disability, lump sum of 15 times monthly earnings.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care, and appliances. Provided for maximum of 2 years (may be extended in special cases).

Survivor Benefits

Survivor pension: 40% of pension of deceased, based on permanent total disability pension equivalent, plus lump-sum payment of 3,441.75 rand. Payable to widow or to disabled widower.
Orphans: 20% of pension of deceased, based on permanent total disability pension equivalent, for each orphan under age 18 (no limit if disabled).
Maximum survivor pension: 100% of pension of deceased.
Funeral grant: Up to 4,480 rand at the Commissioner's discretion.

Administrative Organization

Department of Labor, general supervision.
Workmen's Compensation Commissioner, administration of program, including decision of claims and management of funds from which benefits paid.
Employers must normally insure liability with public Accident Fund, but in certain instances may insure with employer mutual associations licensed by the Minister of Labor.

Unemployment

First law: 1937.
Current law: 1966 (as amended through 1994).
Type of program: Compulsory insurance system.

Coverage

Employees earning 63,648 rand a year or less.
Exclusions: Agricultural employees, domestic servants; railroad employees; homeworkers; casual, temporary, and family labor.

Source of Funds

Insured person:1.0% of earnings.
Employer: 1.0% of insured's earnings, including payment in kind.
Unemployment contributions also finance the sickness and maternity program.

Qualifying Conditions

Unemployment benefits: 13 weeks of contribution during last 52 weeks. Capable of and available for work. Registration and required reporting at public employment exchange, unless unemployment due to illness or pregnancy. Unemployment not due to voluntary leaving, discharge for misconduct, participation in strike, or refusal of suitable work and training (disqualification for up to 13 weeks).
Survivor benefit: Widow or widower where deceased had contributed 13 weeks during 5 years immediately preceding death. Must apply within 36 months following death of insured.

Unemployment Benefits

Unemployment benefit: 45% of weekly earnings.
Payable after 7-day waiting period for up to 26 weeks in any 52 weeks but no longer than 1/6 of weeks of contribution. Some administrative discretion authorized, in cases of prolonged unemployment, regarding amount and duration of benefit.

Administrative Organization

Department of Labor, general supervision.
Unemployment Insurance Fund, administration of program; managed through bipartite board, local unemployment benefit committees, and claims officers.

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Old Age, Disability, Death

First law: 1919.
Current law: 1985.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 130 pesetas.

Note: The term *benefit base*, used for the purpose of establishing benefit levels, refers to the 96/112 of recipient's average covered earnings during the 96 months preceding the receipt of benefits.

Coverage

Employees in industry and services (classified according to 11 occupational classes). Special systems for agricultural workers and small farmers, domestic servants, self-employed, seamen, miners, certain professions, members of co-operatives and public employees.
@SUBHEAD = Source of Funds
Insured person: 4.7% of covered earnings based on wage classes that vary according to 11 occupational classes.
Employer: 23.6% of earnings according to 11 occupational classes.
Government: Annual subsidy.
Maximum earnings for contribution and benefit purposes: 269,940 to 362,190 pesetas a month; separate ceiling for each occupational class.
Employer's exemption from 75% of contributions that would otherwise be paid on wages to young workers in job training programs.

Qualifying Conditions

Old-age pension: Age 65 (lower for difficult, dangerous, or unhealthy work); age 64 if employer replaces retiree with youth seeking first employment; 15 years of contribution, including 2 years of contribution in last 8 years. Retirement from employment necessary. Reduced pension at age 60.
Payable abroad if reciprocity exists.
Early retirement at age 60. Benefit reduced 8% for each year under age 65.
Disability pension (not based on work accident or occupational disease): Loss of normal earning capacity. If under age 26, contributed for 1/2 the time between age 16 and date of disability; over age 26, contributed for 1/4 the time from age 20 to date of disability, with at least 5 years of contribution and with at least 1/5 of the required contributions in last 10 years.
Survivor pension: Deceased had 500 days of contribution in last 5 years or was pensioner at death.

Old-Age Benefits

Old-age pension: 60% of benefit base plus 2% per year of contribution over 15 years, up to maximum of 100% (35 years of contribution). Minimum pension: 51,180 pesetas a month (60,220 pesetas with spouse).
Reduced pension if under age 65, minimum 44,670 pesetas (52,700 pesetas with spouse).
Schedule of payments: 14 payments a year.
Adjustment: Periodic adjustment of pensions for wage, price, and other economic changes.

Permanent Disability Benefits

Disability pension: For permanent total disability for all work, 100% of benefit base up to maximum earnings for contribution purposes. Minimum: 51,180 pesetas a month (60,200 pesetas with dependent spouse).
Constant-attendance supplement: 50% of pension. Minimum total benefit 76,770 pesetas a month, 90,330 pesetas with spouse.
Schedule of payments: 14 monthly payments a year.
For permanent total (occupational) disability (reduction of 100% of capacity to work in own trade or profession), 55% of benefit base, plus 20% if age 55 or over. Minimum (over age 64): 51,180 pesetas a month; 60,200 pesetas if with spouse.
For permanent partial disability (33% reduction of capacity to work in own trade or profession), lump sum equal to 24 monthly payments of 75% of benefit base.
Schedule of payments: 14 payments a year.
Adjustment: Periodic adjustment of pensions for wage, price, and other economic changes.

Survivor Benefits

Survivor pension: 45% of either the benefit base for survivors (computed by dividing by 28 the workers covered earnings in any uninterrupted 24 month period during the last 7 years)or, for pensioners, the base used for determining the pension, whichever is more advantageous.
Minimum pension: 34,075 pesetas a month if under age 60; 44,670 pesetas if age 60-64; 51,180 pesetas if over age 65.
Payable to widow, widower, and surviving ex-spouse.
Orphans: 20% of the benefit base (minimum, 15,135 pesetas a month) for each orphan under age 18 (no limit if disabled).
For a full orphan who is a sole beneficiary a minimum of 49,210 pesetas a month; if there are other children surviving, the individual pension is increased to 34,075 and divided by the number of orphans.
Dependent parents, minor or disabled brothers or sisters, and unmarried daughters or sisters over age 45, under certain circumstances: 20% of appropriate base, which can be increased by 45% of the widow's pension if there is no surviving spouse or eligible surviving children. Minimum: 15,135 pesetas a month.
Maximum survivor pensions: 100% of pension of insured.
Funeral grant: 5,000 pesetas.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
General Treasury of Social Security administers the economic resources of the social security system.
National Institute of Social Security administers and pays cash benefits.
National Institute of Social Services administers benefits in kind.

Sickness and Maternity

First laws: 1929 (maternity) and 1942 (sickness).
Current law: 1994.
Type of program: Social insurance system. Cash and medical benefits.

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Coverage

Employees in industry and commerce. Pensioners covered for medical benefits. Special systems—same as for old-age, above.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.
Maximum earnings for contribution and benefit purposes: 269,940 to 362,190 pesetas a month (separate ceilings for each occupational class).

Qualifying Conditions

Cash sickness benefits: 180 days of contribution during last 5 years.
Cash maternity benefits: 180 days of contribution during the 5 years before child-birth or the official date of adoption.
Medical benefits: Currently insured, pensioner or recipient of periodic social security benefits.

Sickness and Maternity Benefits

Sickness benefit: 60% of benefit base payable for the 4th-20th day (employer pays from first through the 15th day), thereafter 75% of the benefit base for up to 12 months (may be extended to 18 months (30 months in special cases).
Maternity benefit: 100% of benefit base, payable for 16 weeks, 18 weeks in the event of multiple births.

Workers' Medical Benefits

Medical benefits: Medical services provided to patients directly through facilities of National Institute of Social Security, or by doctors and hospitals under contract with it. Includes general and specialist care, hospitalization, medicines, dental care, maternity care, laboratory services, appliances, and transportation.
Patient generally pays 40% of cost for medicines outside hospital. Medicines free when dispensed in social security facilities or to pensioners. In the case of chronic, listed, diseases the beneficiary pays 10% of any cost over 400 pesetas.
Duration unlimited, except in certain cases.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured (except briefer duration in some cases).

Administrative Organization

Ministry of Labor and Social Security and the Ministry of Health and Consumers have general supervision.
National Institute of Social Security administers and the General Treasury of Social Security pays cash benefits.
The Ministry of Health and Consumers through the National Health Institute operates its own medical centers.

Work Injury

First law: 1900.
Current law: 1994.
Type of program: Social insurance system.

Coverage

Employed persons. Special systems for some categories.

Source of Funds

Insured person: None.
Employer: 0.9% to 18% of payroll, according to risk. Average rate, 2.2%.
Government: None.
Maximum earnings for contribution and benefit purposes: 362,190 pesetas a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of benefit base. Payable from day following injury for up to 12 months, extendable to 18 months (may be further extended to 30 months in exceptional cases.)

Permanent Disability Benefits

Permanent disability pension: Same as for ordinary disability. Minimum pensions same as for general disability program.

Workers' Medical Benefits

Medical benefits: All necessary care, medicine, appliances, and rehabilitation. No limit on duration. Constant-attendance supplement: See disability pension above.

Survivor Benefits

Survivor pension: Same as survivor pension above.
Orphans: Same as ordinary orphans' benefits above. Dependent parents and other relatives: Same as under pensions above.
Lump-sum benefits provided for needy dependent parents not entitled to pension.
Minimum pension same as for general disability program.
Funeral grant: 5,000 pesetas.

Administrative Organization

Ministry of Labor and Social Security and Ministry of Health and Consumers have general supervision.
National Institute of Social Security, payment of benefits.

Unemployment

First law: 1919.
Current law: 1994.
Type of program: Compulsory insurance system.

Coverage

Employees in industry and services, railway employees, miners, and seamen. Also covers some other small categories, such as paroled prisoners. Exclusion: Self-employed; short-term and casual employees.
Special systems for agricultural workers and members of cooperatives.

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Source of Funds

Insured person: 1.6% of covered earnings, according to 11 occupational classes.
Employer: 6.2% of payroll, based on wage classes that vary according to 11 occupational classes.
Government: Variable subsidies.
Maximum earnings for contribution and benefit purposes: 269,940 to 362,190 pesetas a month (separate ceilings for each occupational class).

Qualifying Conditions

Unemployment benefits: 12 months of contribution during last 6 years.
Duration of benefit varies with days of contribution. Maximum, 24 months with 2,160 days or more of contribution.
Registration at employment office.
Unemployment not due to refusal of suitable job offer or training.

Unemployment Benefits

Unemployment benefit: 70% of average covered earnings during last 6 months for up to 180 days; 60% after 180 days.
Maximum: 220% of minimum professional wage for worker with children. Minimum: minimum wage if at least one child in beneficiary's care, otherwise 75% of minimum wage.
Partial unemployment: Part of basic benefit proportional to work reduction.
Unemployment assistance for workers exhausting benefits or not covered: 75% of minimum wage for 6 months, extendable for up to 18 months.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
National Employment Institute, administration of program.

Family Allowances

First law: 1938.
Current law: 1994.
Type of program: Employment-related program.

Coverage

Contributory system: All employees, social security pensioners and persons receiving cash sickness benefits who have one or more eligible children.
Non-contributory system: All Spanish citizens and legally resident aliens not entitled to children' social security benefits or benefits from any other public system.
Non-cash benefit: All white and blue collar employees in both the public and private sector.

Source of Funds

Insured: See old-age contributions, above.
Employer: Same.
Government: Pays for non-contributory pensions from general revenues that are part of the general government support for social security.

Qualifying Conditions

Family allowances: Child must be under age 18 (no limit if at least 65% disabled). No minimum contribution requirement.
Income tested: Family income under 1,080,540 pesetas per year if one child, increased 15% for each additional child. If child is disabled, no income limit.

Family Allowance Benefits

Family allowances: Child under age 18: 36,000 pesetas a year; 72,000 pesetas a year if child is at least 33% disabled; 408,840 pesetas per year if at least 65% disabled; 613,260 pesetas per year if 75% or more disabled.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
National Institute of Social Security, Treasurer General of Social Security, payment of claims.

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Old Age, Disability, Death

First and current law: 1958.
Type of program: Provident fund system (lump-sum benefits only).
Exchange rate: U.S.$1.00 equals 49.52 rupees.

Coverage

Employed persons. Exclusions: Family labor and employees under approved private provident funds. Special pension system for public employees and local government employees.

Source of Funds

Insured person: 8% of earnings (may be increased voluntarily).
Employer: 12% of payroll.
Government: None.

Qualifying Conditions

Old-age grant: Age 55 (men) or 50 (women). Retirement from covered employment. (Payable at any age upon permanent departure from country.) Early retirement due to corporation being closed by the government or marriage of female employee.
Disability grant: Permanent and total incapacity for work.
Survivor grant: Death prior to retirement.

Old-Age Benefits

Old-age grant: Lump sum equal to total employee and employer contributions since 1958, plus interest.

Permanent Disability Benefits

Disability grant: Lump sum equal to total employee and employer contributions since 1958, plus interest.

Survivor Benefits

Survivor grant: Lump sum equal to total employee and employer contributions on behalf of deceased since 1958, plus interest. Payable to nominated beneficiary or legal heir.

Administrative Organization

Ministry of Labor, general supervision. Department of Labor in Ministry, administration of program through its district offices. Central Bank of Sri Lanka, custody and investment of Employees' Provident Fund into which contributions paid, and payment of grants certified by Commissioner of Labor.

Sickness and Maternity

Medical care available free of charge in government health centers and hospitals. Plantations have their own dispensaries and maternity wards and must provide medical care for own employees.

Sickness and Maternity Benefits

Women employed in the plantation sector and certain wage and salary earners are entitled to 84 days of maternity leave before or after confinement for the first 2 confinements, and 42 days for subsequent confinements.

Women employed in factories get 12 weeks (72 days) paid maternity leave for the first 2 confinements, and 6 weeks (36 days) paid leave for subsequent confinements. Employed women covered under Shop and Office Act get 84 days paid maternity leave for the first 2 confinements and 42 days paid leave for subsequent confinements.

Administrative Organization

Department of Labor.

Work Injury

First law: 1934.
Current law: 1990.
Type of program: Employer liability/voluntary insurance with Insurance Corporation of Sri Lanka, National Insurance Corporation, and other insurance companies.

Coverage

All contract workers. Exclusions: Members of police and armed forces.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums. Premiums range from 1% to 7.5% of payroll, according to risk.
Government: Cost of medical care.

Qualifying Conditions

Work-injury benefits: Minimum qualifying period of 3 days in case of temporary disability.

Temporary Disability Benefits

Temporary disability benefit: 50% of wages after 3-day waiting period, for up to 5 years. Maximum benefit: 2,500 rupees per month.

Permanent Disability Benefits

Permanent disability grant: Minimum: 21,168 rupees.
Maximum: 250,000 rupees.
Partial disability: Lump sum ranging from 30% to 100% of compensation.

Workers' Medical Benefits

Medical benefits: Provided in government hospitals free of charge.

Survivor Benefits

Survivor grant: Lump sum of about 2 to 5 years' wages of deceased, varying inversely according to wage class, distributed among dependent relatives.
Minimum: 19,404 rupees. Maximum: 250,000 rupees.

Administrative Organization

Ministry of Labor and Vocational Training, general supervision. Department of Workmens' Compensation, administration of law.

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Unemployment

Type of program: Social assistance system (see Family Allowances, below).

Family Allowances

First law: 1990.
Program to be implemented in stages.

Source of Funds

Insured person: None.
Employer: None.
Government: Total cost.

Qualifying Conditions

Family allowances: Family earnings below 700 rupees per month.

Family Allowance Benefits

Family allowances: 2,500 rupees per month for 24 months.

Administrative Organization

Ministry of Policy, Planning and Implementation.

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Old Age, Disability, Death

First law: 1974.
Current law: 1990.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 393 pounds.

Coverage

Employees of firms and agricultural establishments with 10 or more workers. Applies throughout most of the country, except in two southern states.
Exclusions: Domestic servants, homeworkers, family labor, and self-employed.
Special system for public employees and the Armed Forces.

Source of Funds

Insured person: 7% of monthly wages.
Employer: 17% of monthly wages.
Government: None.
(Insured may receive credit for previous years of service, thereby increasing pension, by paying an additional lump sum in accordance with a schedule in the law.)

Qualifying Conditions

Old-age pension: Age 60 (men), 55 (women), and 12 years of contributions. Early retirement for arduous work. Reduced pensions payable at age 45 with 12 years of contribution.
Disability pension: Permanent total incapacity; no qualifying period necessary.
Survivor pension: The insured was a pensioner at death; no qualifying period of contribution necessary.

Old-Age Benefits

Old-age pension: 1/50 of average monthly earnings. Maximum, 75% of earnings. Minimum, 1,100 pounds monthly. Pensioner can substitute part of pension with a lump-sum benefit, without interest.
Old-age settlement: Refund of all employer and employee contributions, plus any benefit accrued prior to 1990, payable as lump sum to worker at retirement age if not eligible for pension.
Reduced pension: 20% reduction if age 45-49, 15% if 50-54, and 10% if 55-59.

Permanent Disability Benefits

Disability pension: 50% of last year's average monthly earnings; applicable after onset of disability.

Survivor Benefits

Survivor pension: 50% of insured's average monthly earnings in the preceding year, or 100% of old-age pension, whichever is higher. Payable to widow or dependent widower (if more than one widow, divided equally); orphans under age 18 (age 26 if student, no limit if disabled or unmarried daughter), and parents. 100% of pension if full orphan.
Lump sum equal to 42 months' pension, or 42 months' earnings if insured not pensioner at death. Payable to dependent brothers and sisters if no widow, orphan, or parents survive.
Survivor settlement (lump sum) payable if deceased ineligible for pension.

Administrative Organization

Minister of Labor and Administrative Reform, general supervision.
National Social Insurance Fund, administration of program; managed by tripartite governing board and director.
A unified governing board was formulated for both the National Social Insurance Fund (NSIF) and the National Pension Fund (NSF).

Work Injury

First law: 1947.
Current law: 1990.
Type of program: Social insurance system.

Coverage

Employed persons.
Exclusions: Family labor, members of the Armed Forces, police, and prison workers.

Source of Funds

Insured person: None.
Employer: 2% of total monthly wage.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Extent of disability (percent disabled) multiplied by 80% of monthly wage.

Permanent Disability Benefits

Permanent disability pension: Sum equal to 80% of current wage, if totally disabled.
Partial disability: Percent of full benefit proportionate to loss of working capacity.

Workers' Medical Benefits

Medical benefits: Medical treatment and transportation.

Survivor Benefits

Survivor pension: 80% of last year's average monthly wage. Payable to widow, dependent widower, orphans (under 18 or disabled), unmarried daughter, and parents.

Administrative Organization

Minister of Labor and Administrative Reform, general supervision.
National Social Insurance Fund, administration of program.
Medical care provided by public health services, transportation by employer.
Employers must insure liability with private insurance companies.

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Old Age, Disability, Death

First and current law: 1974.
Type of program: Provident fund system.
Exchange rate: U.S. $1.00 equals 3.55 emalangeni.

Coverage

Employed persons. Exclusions: Casual employees, domestic servants, and aliens. Special system for public employees.

Source of Funds

Insured person: 5% of earnings.
Employer: 5% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes:300 emalangeni a month.

Qualifying Conditions

Old-age benefit: Age 50, or age 45 and retired from regular salaried employment; also payable to employee emigrating permanently.
Disability benefit: Permanent total incapacity for any work; or permanent partial incapacity and inability to earn reasonable livelihood.
Survivor benefit: Death of employee prior to retirement.
Provision for reciprocal agreements with other countries operating a provident fund.

Old-Age Benefits

Old-age benefit: Total employer and employee contributions, plus at least 3% interest per year. May be paid as a lump sum or in installments; convertible to annuity at employee's option.

Permanent Disability Benefits

Disability benefit: Total employer and employee contributions plus at least 3% interest per year. May be paid as a lump sum or in installments; convertible to annuity at employee's option.

Survivor Benefits

Survivor benefit: Total employer and employee contributions, plus at least 3% interest per year. Payable to widow, other dependents, or persons designated by employee.

Administrative Organization

Ministry for Labor and Public Service, general supervision.
National Provident Fund, administration of program; managed by tripartite board and director.

Work Injury

First law: 1963.
Current law: 1983.
Type of program: Compulsory insurance with private carrier.

Coverage

Employed persons. Exclusions: Domestic servants, shepherds, family labor, and casual workers.

Source of Funds

Insured person: None.
Employer: Whole cost, through insurance premiums.
Government: None, except as employer.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of earnings. (Sometimes paid as lump sum calculated according to expected duration.) Payable after 3-day waiting period until recovery or certification of permanent disability, up to maximum of 24 months.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings, if totally disabled. Maximum, 27,000 emalangeni. Minimum, 4,050 emalangeni.
Partial disability: Percent of full benefit proportionate to loss of working capacity.
Constant-attendance allowance: 25% of permanent disability benefit.

Workers' Medical Benefits

Medical benefits: Medical treatment expenses up to 9,619 emalangeni; also, expenses for appliances, up to 1,500 emalangeni; and transportation costs up to 250 emalangeni.

Survivor Benefits

Survivor benefit: Lump sum of 48 months earnings, less any permanent disability benefits paid to deceased. Minimum, 3,600 emalangeni; maximum, 24,000 emalangeni. Payable to dependent survivors or, if none, reduced amount to survivors partially dependent on deceased.
Funeral grant: Lump sum covering cost of funeral; maximum, 300 emalangeni.

Administrative Organization

Department of Labor, enforcement of law.
Employers must insure liability with private insurance company.

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Old-Age, Disability, Death

First law: 1913.
Current laws: 1962, 1976 (partial pension based on part-time work).
Type of program: Dual universal and social insurance systems.
Exchange rate: U.S.$1.00 equals 7.52 kronor.

Coverage

Universal pension: Persons residing in Sweden who have fulfilled stipulated periods of residence or employment.
Earnings-related pension: All employees and self-employed persons earning over *base amount*. Covered during posting abroad when work is intended to last no longer than a year. Foreigners employed in Sweden by foreign employers covered if work is intended to last more than a year.
The *base amount* is established each year by the Government on the basis of the consumer price index. January 1995 base amount: 35,700 kronor.
As of January 1, 1993, pension benefits are calculated by reducing the *base amount* by 2%.
(Previously, the entire *base amount* was used in the computation).

Source of Funds

Insured person: **Universal pension**—employees: 1% of assessable income (up to 7.5 times the *base amount);* self-employed,: 6.03% of assessable income (up to 7.5 times the base amount).
Earnings-related and partial pensions—employees: none; self-employed: same as employer contribution.
Employer: **Universal pension**—5.83% of payroll.
Earnings-related pension—13.0% of payroll.
Partial pension—0.2% of payroll.
Government: **Universal pension**—about 25% of cost.
Earnings-related and partial pensions—no contribution.

Qualifying Conditions

Old-age pension: Both pensions—age 65 (age 60-64 with 0.5% reduction per month).
Universal pension—no contribution condition or income test, but must have been a resident of Sweden, or credited with pension points, for at least 3 years. A full basic pension requires 40 years' residency during ages 16-64 inclusive, or 30 years with pension points. The pension is reduced by 1/40 or 1/30, respectively, for each year residency falls short. Payable abroad to Swedish citizen entitled to earnings-related benefits.
Earnings-related pension—3 years' coverage.
Retirement unnecessary for either pension.
Partial pension: Pension based on part-time work (age 60-64)—reduced work schedule, fulfilled certain conditions before entitlement, and 10 years' earnings-related coverage after age 45.
Disability pension: Both universal and earnings-related pensions—Disability pension may be granted as a full pension, 3/4, 1/2 or 1/4 of a pension, respectively.
See old-age pension, above, for additional requirements.
Survivor pension: **Universal pension**—widow, widower, and orphan of specified age; residence as under old-age pension.
Earnings-related pension—deceased was pensioner or had 3 years' coverage.
Note: Transitional rules apply in the survivor pension program introduced January 1, 1990.

Old-Age Benefits

Universal old-age pension: 96% of current reduced *base amount*, multiplied by the accrued number of fortieths or thirtieths (see under Qualifying Conditions, above); or 157% for aged couple (a full basic pension to a single pensioner and two full basic pensions to a married couple, amounting to 2,799 or 4,578 kronor a month in January 1995). Increment of 0.7% of pension per month of deferral until age 70.
Supplements: 55.5% of reduced *base amount* as explained above (if ineligible for earnings-related pension); wife's supplement if wife aged 60, married 5 years or more, not receiving basic pension (means-tested); also municipal housing supplement (means-tested).
Earnings-related old-age pension: 60% of the current *base amount* multiplied by insured's average annual number of pension points in 15 years with most points. Number of pension points in a year equals the difference between worker's covered earnings and the year's *base amount* divided by the base amount.
Limit: 6.5 points per year (full pension, 30 years' coverage; for shorter coverage, pension reduced accordingly).
Increment of 0.7% of pension per month of deferral until age 70.
Partial pension: 65% of income loss connected with changeover to part-time work.
Adjustment: Annual automatic adjustment of benefits as the base amount is adjusted.

Permanent Disability Benefits

Universal disability pension: 96% of reduced current *base amount*, multiplied by the accrued number of fortieths or thirtieths, or 157% for couple (2,799 or 4,578 kronor a month in January 1995). (See Old-Age Pension under Qualifying Conditions, above).
Supplements: 104% of reduced *base amount* with accruals (if ineligible for earnings-related pension); constant-attendance supplement, up to 65% of base amount; wife, aged 60, see old-age pension; municipal housing supplement (means-tested).
Partial disability: 3/4, 1/2, or 1/4 of a full pension.
Earnings-related disability pension: Computed same as old-age pension except credit given for years up to age 65 if certain prior coverage requirements are met.
Partial disability: 3/4, 1/2, or 1/4 of a full pension.
Adjustment: Annual automatic adjustment of benefits as the *base amount* is adjusted.

Survivor Benefits

Universal survivor pension (widow and widower): *Adjustment pension* (paid for 1 year), if at least 5 years' marriage or cohabitation, or mutual children under age 12.
Maximum pension, 96% of reduced *base amount* (see Old-Age Pension under Qualifying Conditions, above).
Special survivor pension paid if illness/unemployment prevent self-support.
Orphans: 25% of reduced *base amount*, 50% if full orphan. Paid to age 18 (20 if student).

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Adjustment: Annual automatic adjustment of benefits as the *base amount* is adjusted.
Earnings-related survivor pension (widow and widower): *Adjustment pension* (paid for 1 year), up to 40% of pension of deceased.
Orphans: 30% of pension of deceased (increased by 20 percent per child if more than one).
Total survivor pension not to exceed 100% of pension of deceased.
Transition rules are applicable to women born before 1944 who, on January 1, 1990, were widows aged 60 or over, or aged 45-59 if they became widows before reaching age 65: Universal pension—96% of current base amount if widow has child under age 16, or age 50 and married 5 years at husband's death. If age 36-49, no children, and married 5 years of more, full pension reduced by 1/15 for each year under age 50. Earnings-related pension—Widow receives 40% of projected or actual pension of deceased, or 35% if she has children.
Minimum pension: 50% of combination of deceased's and own earnings-related pension.

Administrative Organization

National Social Insurance Board, central administration and supervision.
Administration of program, regional and local social insurance bodies.
Contributions of self-employed paid with income tax; those of employers collected by tax authorities at the source in conjunction with employers' income tax payments.
Earnings-related pension fund managed by 4 tripartite boards for public employment, for private employment by large firms, for private employment by small firms and for self-employment.

Sickness and Maternity

First laws: 1891 (cash benefits) and 1931 (medical benefits).
Current laws: 1962 and 1991 (Sick Pay Act).
Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Gainfully occupied persons earning 6,000 kronor a year or more, and registered unemployed (in lieu of unemployment benefits during sickness). Covered during posting abroad when work is intended to last no longer than a year. Foreigners employed in Sweden by foreign employers covered if work is intended to last more than a year.
Medical benefits: All residents.

Source of Funds

Insured person: **Cash benefits:** Employee, 2.95% of wages; self-employed, 9.12% of wages (lower rate if prolonged waiting period is chosen); **Medical care**: no contribution.
Employer: **Cash benefits**: 6.23% of payroll; **Medical care**: No contribution.
Government: **Cash benefits**: 15% of cost; **Medical care**: whole cost by regional councils.

Qualifying Conditions

No minimum qualifying period. When caring for child, either parent eligible for cash sickness benefit.
Cash maternity benefits (parents' cash benefits): Each parent eligible for benefits if insured at least 240 days before confinement.
Pregnancy cash benefit: For expectant woman employee in physically demanding job where employer is not able to transfer her to less demanding work.

Sickness and Maternity Benefits

Sickness benefit: 80% of income loss from days 15 through 365; 70% from the 366th day and on, based on income up to 7.5 times *base amount*. Payable from 15th day of incapacity for duration of illness, 7 days a week. (Pensioners with income from work limited to 180 days.) (Employer pays days 2-3 at 75% of income loss, and days 4-14 at 90%; for self-employed and other qualifying non-employees: 65% of income loss from days 2-3; 70% from day 4 and thereafter.)
Maximum daily benefit, 587 kronor. Benefits subject to taxation.
Parents' cash benefit (for child birth): Replaces 90% of income loss for the first 60 days, 80% for up to 300 more days, 60 kronor a day thereafter. Benefits payable up to 450 days (per child) until child is age 8 (both parents combined).
Benefits subject to taxation.
Pregnancy cash benefit: Same as sickness benefit, payable for 50 days, not earlier than 60 days nor later than 10 days before childbirth.
Temporary benefit: Care of children under age 12 (age 16 if chronically ill or disabled): Similar to sickness benefit above, but 80% of income for the first 14 days, thereafter 90%. Payable for 60 days per child per year (both parents combined, including 10 days for the father for childbirth) for sickness of child or carer.
Additional 60 days per child for sickness of child.
Adjustment: Annual automatic adjustment of benefits as the *base amount* is adjusted.

Workers' Medical Benefits

Medical benefits: Doctor's consultation: patient pays 80-250 kronor per visit (an additional 30-80 kronor for home visit). Hospitalization in ward (including maternity ward) of public hospital: patients pay maximum 80 kronor a day (reduced for low-income earners); refund of part of travel costs; free dental care for children up to age 18, other patients pay the initial 500 (700, as of 1 July 1995) kronor, 75% of cost between 500 (700, as of 1 July 1995) and 3,000 kronor, 60% of cost between 3,000 and 7,000 kronor, and 30% of cost in excess of 7,000 kronor; free medicine for some chronic diseases, other medicine costs maximum 125 (160, as of 1 July 1995) kronor (first item on prescription) and 25 (60, as of 1 July 1995) kronor for any additional item on the prescription; and no cost for specified appliances.
Pensioners pay maximum 75 (80, as of July 1995) kronor per day for hospital care (limited to 1/3 the amount of pension received).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

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Administrative Organization

Cash Benefits: National Social Insurance Board, central administration and supervision. Administration of program, regional and local social insurance offices. Contributions of employed and self-employed paid with income tax; those of employers collected by tax authorities at the source in conjunction with employers' income tax payments.
Medical Care: National Board of Health and Welfare, central supervision. Regional councils, administration and financing of program.

Work Injury

First law: 1901.
Current laws: 1976 (cash benefits for temporary disability provided under 1962 social insurance law and 1991 Sick Pay Act).
Type of program: Compulsory insurance with public carrier.

Coverage

All employed and self-employed. Covered during posting abroad when work is intended to last no longer than a year. Foreigners employed in Sweden by foreign employers covered if work is intended to last more than a year.

Source of Funds

Insured person: Employee, no contribution; self-employed, 1.40%.
Employer: 1.38% of payroll.
Government: No contribution (but provides subsidies to sickness insurance).
Maximum earnings for purposes of contribution and for benefit payments under temporary disability: 7.5 times *base amount*.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Temporary disability benefits in connection with work injuries are provided under the sickness insurance program, with benefit levels identical to those mentioned above.
Adjustment: Annual automatic adjustment of benefits as the *base amount* is adjusted.

Permanent Disability Benefits

Permanent disability pension: If 100% disabled, 100% of income up to maximum 7.5 times *base amount*.
Partial disability: If 1/15 or more disabled, proportionate to degree of disability.
Adjustment: Annual automatic adjustment of benefits as the *base amount* is adjusted.

Workers' Medical Benefits

Medical benefits: Same as for the general sickness insurance program.

Survivor Benefits

Survivor pension: *Adjustment pension* (paid for a period of 1 year) if at least 5 years' marriage or cohabitation, or mutual children under age 12.
Maximum pension, 96% of *base amount*.
Special survivor pension paid if illness/unemployment prevent self-support.
Orphans: 20%-40% of disability pension of deceased for orphan under age 18 (20 if invalid).
Adjustment: Annual automatic adjustment of benefits as the *base amount* is adjusted.
Funeral grant: 30% of *base amount* at time of death.

Administrative Organization

National Social Insurance Board, central administration and supervision.
Administration of program, regional and local social insurance offices.

Unemployment

First law: 1934.
Current laws: 1973 (Unemployment insurance program and labor-market cash benefit program).
Type of program: Dual subsidized voluntary insurance and labor-market cash benefit systems.

Coverage

Unemployment insurance program: Employees and self-employed under age 65 belonging to unemployment funds established voluntarily by trade unions and by organizations for self-employed. Membership in fund usually compulsory for union members, but must also be open to voluntary affiliation of any employee in industry concerned. About 80% of all employees now belong to funds.
Labor-market cash benefit program: Employees and persons seeking employment if over age 20 and ineligible for unemployment insurance program.

Source of Funds

Insured person: Unemployment insurance program, 35-100 kronor a month, according to fund (covers about 3% of cost); labor-market cash benefit program, no contribution.
Employer: Unemployment insurance program and labor-market cash benefit program, 4.32% of payroll.
Government: No contribution. Deficit in funds temporarily covered by government.

Qualifying Conditions

Unemployment benefit: Unemployment insurance program, membership in fund for 12 months. Gainful activity 5 months in last 12 months prior to unemployment. Registered at public employment office, capable of work. Unemployment not due to voluntary leaving, misconduct, involvement in labor dispute, or refusal of suitable offer (disqualification usually 4 weeks).

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Unemployment Benefits

Unemployment benefit: Union-related program, 80% of income loss, minimum 245, maximum 564 kronor a day according to wage class of employee.
Benefits subject to taxation.
Payable up to 300 days per unemployment period, and 450 days at age 55-64, 5 days a week.
Labor-market cash benefit program, 245 kronor a day.
Payable up to 300 days if under age 55 and 450 days at age 55-64.
Benefits subject to taxation.

Administrative Organization

National Labor Market Board, central administration and supervision.
Unemployment insurance funds, administration of program in industries, trades and professions throughout the country (40 funds in operation).
Labor-market cash benefit program, administered by four regional offices, labor boards and local employment offices.

Family Allowances

First and current law: 1947.
Type of program: Universal system.

Coverage

All residents with 1 or more children.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 16 (20 if student, 23 if attending special school for the mentally retarded).

Family Allowance Benefits

Family allowances: 750 kronor a month with 1 child; 1,500 kronor with 2 children; 2,450 kronor with 3 children; 3,800 kronor with 4 children. From the 5th child on, the additional family allowance is 750 kronor per child.

Administrative Organization

National Social Insurance Board, central administration and supervision.
Administration of program, regional and local social insurance offices.

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Old Age, Disability, Death

First laws: 1946 (old-age and survivor pensions, effective 1948); 1959 (disability pensions, effective 1960); and 1982 (old-age, survivor, and disability pensions, effective 1985).
Type of program: Social insurance system. Also mandatory occupational pension system under 1982 law (effective 1985).
Exchange rate: U.S.$1.00 equals 1.32 francs.

Coverage

All persons domiciled in Switzerland who are gainfully employed.
Exclusions: Diplomats; alien employees of international organizations; aliens under equivalent foreign system if their inclusion would impose an unreasonable burden. Swiss citizens residing abroad may join voluntarily. Mandatory occupational pensions: Employees whose earnings exceed 23,280 francs annually. The self-employed may insure on a voluntary basis.

Source of Funds

Insured person: Employee pays 4.2% of earnings for old age and survivors, 0.7% for disability insurance. Self-employed, 7.8% of income for old-age and survivors, and 1.4% for disability (according to a decreasing scale of contributions).
Mandatory occupational pension: Contributions vary according to income (ranging from 23,280 francs to 69,840 francs) and age of the insured.
Employer: 4.2% of payroll for old age and survivors, 0.7% for disability. Mandatory occupational pension, contribution at least equal to employee's contribution.
Government: Annual subsidies to social insurance system covering about 20.5% of cost for old age (17.5% from federal government, 3% from cantons) and 50% of cost for disability (3/4 from national government, 1/4 from cantons). Reduction in federal contribution scheduled for 1995.
Mandatory occupational pension: None.
No maximum earnings for contribution purposes.

Qualifying Conditions

Old-age pension: Age 65 (men) or 62 (women). A full pension requires that contributions be made in all years from age 21. A partial pension is payable for shorter insurance periods; however, at least 1 year's contribution is required in order to make a claim for any pension.
Disability pension: Full pension if at least 66.6% disabled; partial pension, at least 40% disabled. To receive a full pension, contributions must be made in all years from age 21.
Survivor pension: For full pension for widow/widower, the deceased must have contributed from age 21. At least one year of contributions required to receive any pension.
Mandatory occupational pensions payable at age 65 (men) or age 62 (women); disability and survivor pensions are payable to widows/widowers as well.

Old-Age Benefits

Old-age pension: 74% of 11,640 francs (minimum monthly pension) plus 26% of average annual revalued earnings. If average annual revalued earnings above 34,920 francs (3 times minimum pension): flat amount of 104% of 11,640 francs plus 16% of annual revalued earnings up to 69,840 francs. Minimum and maximum pension, 11,640 francs and 23,280 francs a year.
Husband and wife qualify at age 65 and 62, respectively.
A couple's pension equals 150% of the single pension if husband and wife both have reached pensionable age.
Partial pension: Percent of full pension related to number of years since age 21, in which contributions were paid.
Dependents' supplements: Spouse aged 55-61, 30% of pension. Each child under age 18 (25 if student), 40% of pension.
Means-tested allowances for aged citizens.
Benefits adjusted every 2 years, based on changes in prices and wages.
Mandatory occupational pension: 7.2% of accumulated funds in personal account, with interest.
Adjusted for price increases as available funds permit.

Permanent Disability Benefits

Disability pension: Full pension (if at least 66-2/3% disabled) equal to projected old-age pension with upward valuation of earnings for younger beneficiaries. Partial pension, 50% of full pension if at least 50% disabled and 25% of pension if at least 40% disabled.
Dependent supplement: Wife, 30% of pension. Child under age 18 (25 if student), 40% of pension; 60% if more than one child.
Mandatory occupational pension: 7.2% of funds that would be accumulated to retirement age. Full pension if 2/3 disabled; half pension if 50% disabled.
Child supplement: 20% of pension.
Means-tested allowance payable to disabled citizens.
Adjustment: Benefits adjusted every 2 years based on changes in prices and wages.

Survivor Benefits

Survivor pension: 80% of pension of insured, payable to widow if caring for child, or if age 45 and married at least 5 years when widowed. Minimum and maximum benefits, 776 and 1,552 francs a month, respectively. Other widows, lump sum of 2 to 5 years' pension according to age when widowed.
Orphans: 40% of pension of insured for each orphan under age 18 (25 if student); 60% if both parents deceased.
Means-tested allowance also payable to survivor citizens.
Mandatory occupational pension: Widow, 60% of full disability pension payable to insured.
Orphans' pension, 20% of full disability pension.
Adjustment: Benefits reviewed every 2 years based on changes in prices and wages.

Administrative Organization

Federal Department of Interior, general supervision.
Federal Social Insurance Office in Department, national administration of program.
Collection of contributions, recording of contributions, and payment of pensions carried out by decentralized network of cantonal, industrial, and federal equalization funds.
Government central equalization office maintains register of all insured persons and pensioners.

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Mandatory occupational pension under general supervision of Federal Social Insurance Office and cantons.
Administration by some 13,700 insurance companies.

Sickness and Maternity

First and current Federal law: 1911 (subsidies and minimum standards, effective progressively 1912 and 1914).
Cantonal laws govern program in each Canton, subject to minimum standards of Federal law.
Type of program: Mixed compulsory and voluntary social insurance systems.

Coverage

Members of approved sickness insurance funds (providing medical benefits mainly). Funds may fix age requirements for membership. Family members must join fund individually to be covered.
Membership in a fund is generally compulsory, especially for residents with income below specified limit (about 25% of all Swiss residents). Otherwise, membership voluntary (no Canton makes insurance compulsory for cash benefits).
About 99% of population belongs to a sickness fund and has medical and pharmaceutical coverage.

Source of Funds

Insured person: Membership fees vary among funds and according to benefits for insured which cover about 75% of cost, on average.
Employer: None, by law (some collective agreements require employer to share employees' membership fees).
Government: Federal and Cantonal subsidies to all approved funds, based on membership and benefits provided; special subsidies for maternity, tuberculosis, mountain residents, and disabled. Also, some Cantonal and communal (municipal) subsidies. Subsidies cover about 13% of total medical care costs.

Qualifying Conditions

Cash sickness benefits: Funds may require 3 months of membership.
Cash maternity benefits: Up to 9 months of membership without interruption of more than 3 months, according to fund.

Sickness and Maternity Benefits

Sickness benefit: Federal minimum, applicable to all funds, 2 francs a day.
Higher benefits according to fund and rate for which person is insured.
Payable after waiting period of not over 3 days (or less at local option) for up to 720 days in a period of 900 consecutive days as fixed by individual funds.
Payable for 1,800 days in 7 years for tuberculosis.
Maternity benefit: Ordinary sickness benefit, payable for up to 10 weeks, including at least 6 weeks after confinement.
Insured at least 270 days prior to confinement, with no more than 3 months' interruption.
Nursing allowance: 50 francs.

Workers' Medical Benefits

Medical benefits: Service benefits ordinarily provided by doctors, hospitals, and druggists under contract with and often paid directly by sickness funds.
Compulsory benefits for funds providing medical benefits (federal minimum): Treatment by doctor outside or in hospital, maternity care, prescribed medicines and laboratory services, and daily contributions toward cost of hospitalization and hydrotherapy.
Some funds also provide other optional benefits.
Funds may require patients to pay up to 10%, on the average, of medical and pharmaceutical expenses. No cost sharing for hospitalization, maternity, or tuberculosis care. Duration: No time limit, except for hospitalization and tuberculosis. (see above).

Dependents' Medical Benefits

Medical benefits for dependents: Receive same benefits in own right if member of fund. Otherwise, no benefit even if family head insured.

Administrative Organization

Federal Office of Social Insurance, supervision of sickness funds and their compliance with federal standards for purposes of subsidies.
Approved sickness insurance funds, administration of contributions and benefits for members. Funds number about 213, of which about 25% are public funds operated by Cantons or communes (municipalities) and open to all qualified residents; remainder are cooperatives or private associations, either open to all or limited to a particular industry or establishment.

Work Injury

First federal law: 1911 (effective 1918).
Current federal law: 1981 (applied since January 1984).
Type of program: Compulsory insurance with semipublic or private carrier.

Coverage

All employees; optional coverage for self-employed.
If working hours do not exceed 12 a week, insurance covers only work-related injuries (including travel to and from work).

Source of Funds

Insured person: None for work injuries, but whole cost of insurance against non-occupational accidents. The Swiss National Insurance Fund contributes 1.36% and various other institutions 1.102%.
Employer: Whole cost, at contribution rates varying with risk (0.04% to 10.3%, according to classification).
Government: None.
Maximum earnings for contribution and benefit purposes: 97,200 francs a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
Benefits payable for both occupational accidents and disease, and nonoccupational accidents.

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Temporary Disability Benefits

Temporary disability benefit: 80% of earnings . Full benefit payable if work incapacity is over 50%; half benefit if 26%-50%; and no benefit payable if 25% or less. Payable after 3-day waiting period until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 80% of earnings, if totally disabled.
Constant-attendance supplement: 10%-40% of earnings, according to severity of impairment.
Partial disability: Percent of full pension corresponding to degree of incapacity. Lump-sum awards for lasting injury according to schedule in law, payable in addition to pensions above.
Pensions adjusted every 2 years for changes in cost-of-living index.

Workers' Medical Benefits

Medical benefits: Medical, hospital, and pharmaceutical treatment, protheses and other necessary care, and travel expenses. No limit on duration.

Survivor Benefits

Survivor pension: 40% of earnings of insured. Payable to spouse with dependent children or at least 2/3 disabled, or to widow over age 45.
Orphans: 15% of earnings for each orphan under age 18 (25 if student), or 25% if full orphan.
Other eligible survivors: Surviving divorced spouse, 20% of earnings.
Maximum survivor pensions: 70% of earnings. (If benefits payable to both current and divorced spouse, maximum 90%.)
Funeral grant: Lump sum of up to 1,869 francs.
Adjustment: Pensions adjusted every 2 years for changes in cost-of-living index.

Administrative Organization

Federal Social Insurance Office , general supervision.
Managed by the Swiss National Insurance Fund in case of accidents; private carriers for employers subject to compulsory insurance; public insurance/accident funds; and approved sickness insurance funds.

Unemployment

First federal law: 1924 (subsidies effective 1925).
Current federal law: 1982 (compulsory insurance effective January 1984).
Type of program: Social insurance system.

Coverage

Employed persons. Exclusions: Self-employed, family farm workers, and old-age pensioners.

Source of Funds

Insured person: 1.5% of earnings.
Employer: 1.5% of payroll.
Government: Federal and cantonal low-interest loans to cover deficits.
Maximum earnings for contribution and benefit purposes: 97,200 francs a year.

Qualifying Conditions

Unemployment benefit: 6-18 months of employment in last 2 years; waived for certain categories.
Registered at communal employment office, and willing and able to accept suitable work.

Unemployment Benefits

Unemployment benefit: 70% of daily earnings (80% if earnings are less than 130 francs a day or insured has dependents or is invalid), payable after 5-day waiting period for up to 85 days if preceded by 6 months contribution (170 days with 12 months contribution, 250 days with 18 months contribution). Children's supplement if not otherwise receiving family allowances. Benefit reduced 5% after 85 days and a further 5% after 170 days (no reduction if aged 55 or over or disabled, or if benefit less than 90 francs).
Partial unemployment benefit: 80% of loss of earnings in case of short-time work for up to 21 months in 2-year period; or, in case of bad weather, without limitation.
Benefits also paid in case of employer insolvency (up to maximum of 3 last months).

Administrative Organization

Federal Office on Industry, Trade, and Labor, approval and supervision of unemployment funds in collaboration with cantonal employment offices.
Federal Social Insurance Office supervises contributions.
Cantonal and communal unemployment funds (public funds) administer program for cantons or communes. In addition, some funds administer programs for certain professional groups.

Family Allowances

First and current Federal law: 1952 (agriculture only).
Cantonal laws: All cantons have laws, enacted during or after 1943.
Type of program: Employment-related system.

Coverage

Federal program: Agricultural employees and small self-employed farmers who have 1 or more children.
Cantonal programs: Nonagricultural employees with 1 or more children; several cantons also cover some self-employed, including farmers. Employers usually affiliate with family allowance funds; in some cantons, employers may guarantee payment.
Special systems for public employees.

Source of Funds

Insured person: None.
Employer: Agricultural employers, 2% of payroll (Federal program). Nonagricultural employers, 1.2% to 3% of payroll, according to canton and fund. 0.1% - 5.5% of earnings according to professional fund (canton program).

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Government: Federal and cantonal governments share residual cost for agricultural employees and whole cost for small farmers (2/3 by the federal government, 1/3 by cantonal governments).

Qualifying Conditions

Family allowances: Federal program, child must be under age 16 (20 if unable to work and not receiving a full disability pension, 25 if student); in most cantonal programs, child must be under age 16 (18-20 if disabled, 25 if student).

Family Allowance Benefits

Family allowances: Federal program, 145 francs a month for first 2 children (165 in mountain regions); 150 francs a month for the third and subsequent children (170 in mountain regions).
Cantonal programs: Legal minimum, 130 francs to 200 francs a month for each child according to canton. Funds often pay higher amount than legal minimum. Birth grants (600 francs to 1,300 francs a month) and higher education allowances (150 francs to 280 francs a month) in some cantons.

Administrative Organization

Federal program: Cantonal old-age and survivors' insurance funds collect contributions and pay allowances.
Cantonal programs: Administered by numerous public and approved private family allowance funds, supervised by cantonal governments. Employers usually pay allowances with wages and settle only surplus or deficit with fund.

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Old Age, Disability, Death

First and current law: 1959 (amended 1976).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 26.6 pounds.

Coverage

Employees in industry and commerce, and agricultural workers.
Exclusions: Domestic servants, temporary and casual employees, and family labor. Special system for public employees.

Source of Funds

Insured person: 7% of earnings (plus optional 1% of wages toward disability benefit for employees who choose to participate in program providing lump-sum benefits for partial and total disability, or death).
Employer: 14% of payroll.
Government: None.

Qualifying Conditions

Old-age pension: Age 60 with 180 months of contribution, or age 55 with 240 months. Pension reduced by excess of pension plus current earnings over prior earnings or 500 pounds per month, whichever is greater. Payments abroad discretionary with Social Insurance Institute.
Disability pension: Loss of at least 80% of working capacity. Contributions throughout last 12 months, or for total of 24 months including the last 3 months.
Disability benefit: Disability exceeds 35% for insured who selected additional benefit.
Survivor pension: Deceased met contribution conditions for disability pension or was pensioner at death.

Old-Age Benefits

Old-age pension: 2.22% of average earnings during last 2 years (or 5 successive years in the last 10 if higher), times years of service.
Minimum pension: 419 pounds a month. Maximum, 3450 pounds a month, or 75% of earnings if less.
Old-age settlement: 11% to 15% of total covered earnings, if ineligible for pension.

Permanent Disability Benefits

Disability pension: 40% of average earnings during last 2 years, or during period of contribution, if shorter.
Minimum pension: 419 pounds a month.
Temporary disability pension: Minimum, 343 pounds a month, plus 25 pounds for each dependent.
Disability benefit: Lump sum equal to 50% of last year's wages of insured. Additional 50% if totally disabled as a result of employment accident.

Survivor Benefits

Survivor pension: 37.5% of disability pension of insured. Payable to unemployed widow at any age or disabled widower.
Orphans: 25% of pension for 1st orphan under age 21 (24 if disabled), or 37.5% if full orphan; 12.5% for 2nd orphan.
Parents: 12.5% of pension each.
Maximum survivor pensions: 75% of disability pension. Minimum, 400 pounds a month for widows, 96 pounds each for other survivors.
Death benefit: Lump sum equal to 100% of last year's wages of insured, payable to survivor. Additional 50% if death caused by employment accident.
Funeral grant: Lump sum of 1 month's earnings; maximum, 100 pounds.

Administrative Organization

Ministry of Social Affairs and Labor, general supervision.
Social Insurance Institute, administration of program through regional and district offices; managed by tripartite council and director-general.

Work Injury

First law: 1946.
Current law: 1959 (amended 1976).
Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and agriculture, municipal workers, and public employees. Exclusion: Domestic servants.

Source of Funds

Insured person: None.
Employer: 3% of payroll.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 80% of earnings during first month; thereafter, 100% of earnings.
Minimum benefit: 2000 pounds a month.
Payable from 1st day after injury for up to 12 months.

Permanent Disability Benefits

Permanent disability pension: 75% of the average monthly wage in previous year, if 80% or more disabled.
Minimum pension: 458 pounds a month.
Partial disability: Percent of full pension proportionate to degree of disability if latter 35% to 79%. Lump sum of 1 year's partial pension if disability less than 35%.

Workers' Medical Benefits

Medical benefits: General and specialist care, surgery, hospitalization, drugs, X-rays, appliances, and rehabilitation.

Survivor Benefits

Survivor pension: 75% of last year's wage of insured, divided among eligible survivors. Minimum pension: 400 pounds a month for widows, 96 pounds each for other survivors.

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Pension divided 1/2 for widow and 1/2 for orphans; or if dependent parent, 1/5 to parent, 2/5 to widow, and 2/5 to orphans.
Funeral grant: Lump sum of 1 month's earnings; minimum, 80 pounds.

Administrative Organization

Ministry of Social Affairs and Labor, general supervision.
Social Insurance Institute, administration of contributions and benefits.

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Old Age, Disability, Death

First law: 1950.
Current law: 1958, as amended 1988 and 1994 (Effective March 1995).
Type of program: Social insurance system. Lump-sum benefits only.
Exchange rate: U.S.$1.00 equals 26.25 Taiwan dollars (NT$).

Coverage

Employees of industrial firms, mines, and plantations with 5 or more workers; wage-earning public employees; public utility employees; fishermen; and some self-employed in service occupations. Special systems for farmers, salaried public employees, and staffs of private schools.
Voluntary program for employees in firms with fewer than 5 workers, and the self-employed (except some self-employed in service occupations listed above).

Source of Funds

Insured person: 1.3% of earnings (self-employed, 3.9%).
Employer: 4.55% of payroll.
Government: 0.65% of employee wages (self-employed, 2.6%), and cost of administration.
Maximum earnings for contribution and benefit purposes: NT$33,300 a month.
Above contributions also finance cash sickness and maternity benefits.

Qualifying Conditions

Old-age grant: Age 60 (men) or 55 (women) with 1 or more years of coverage, or any age with 25 or more years of coverage; age 55 (men) with 15 or more years of coverage; or age 55 (miner) with 5 or more years of coverage. Retirement from covered employment necessary.
Disability grant: Permanent total or partial incapacity, and payment of contributions at any time in the past.
Survivor grants: Payment of contributions at any time in the past.

Old-Age Benefits

Old-age grant: Lump sum equal to 1 month's average earnings (based on 36-month period before retirement) per year of contribution up to 15 years, plus 2 months' earnings per year of contribution beyond 15 years. Maximum grant: 45 months' earnings. Increment of 1 month's earnings for each year of continued work and contribution after age 60. Maximum increment, 5 months' earnings.

Permanent Disability Benefits

Disability grant: Lump sum equal to 40 months' average earnings (based on 6-month period before disability).
Partial disability: Lump sum equal to 1 to 33-1/3 months' earnings, according to degree of incapacity.

Survivor Benefits

Survivor grant: Lump sum equal to 30 months' average earnings (based on 6-month period before death) of insured (20 months' earnings if less than 2 years but more than 1 year of contribution, or 10 months' earnings if less than 1 year of contribution).
Eligible survivors (in order of priority): Spouse and children, parents, dependent grandparents, grandchildren, and brothers and sisters.
Funeral grant: Lump sum equal to 5 months' earnings.

Administrative Organization

Labor Insurance Department of the Council of Labor Affairs, general supervision.
Taiwan Labor Insurance Bureau, administration of program under direction of tripartite Labor Insurance Commission and director-general.

Sickness and Maternity

First law: 1950.
Current law: 1958, as amended 1988 (cash benefits for sickness and maternity); 1994 (National Health Insurance, effective March 1995).
Type of program: Social insurance system. Limited cash benefits.

Coverage

Residents for at least 4 months, including foreign nationals with resident permit. Terms vary according to respective plans for employees and their dependents covered under Labor Insurance, government service (including public and private school teachers), for the self-employed, the unemployed, and other covered groups.
Exclusions: military personnel covered by special system.

Source of Funds

Insured person: Contribution rates vary according to plan.
Labor insurance plan for employees in industry and commerce: Cash benefits for sickness and maternity for employees: see pension contributions above; medical benefits: 1.275% of wages for self, plus an additional 1.275% of wages for each dependent, up to 6.375% of wages for 5 or more dependents.
Employer: Contribution rates vary according to plan.
Labor insurance plan for employees in industry and commerce: Cash benefits for sickness and maternity for employees: see pension contributions above; medical benefits: 2.55% of wages for employee, plus an additional 3.468% of wages for dependents, regardless the number.
Government: Contribution rates vary according to plan.
Labor insurance plan for employees in industry and commerce: Cash benefits for sickness and maternity for employees: see pension contributions, above; medical benefits: 0.425% of wages for employee and dependent(s), plus any deficit in program costs.

Qualifying Conditions

Cash sickness benefits: Incapacity due to nonoccupational accident or illness (no minimum qualifying period specified).
Cash maternity benefits: 280 days of contribution before confinement, 181 days of contribution before premature labor, or 84 days of contribution before miscarriage.
Medical benefits: Nonoccupational accident or sickness (excluding various infectious diseases and maternity), 45 days of contribution.

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Sickness and Maternity Benefits

Sickness benefit (for nonoccupational accident or illness only): 50% of earnings. Payable after 3-day waiting period for up to 6 months (12 months, if more than 1 year of contribution).
Maternity grant: Lump sum equal to 2 months' earnings for normal and premature labor, or 15 days earnings for miscarriage.
Lump-sum maternity grant equal to 30 days' earnings of husband payable to wife of insured man.

Workers' Medical Benefits

Medical benefits: Medical care provided by private and public clinics and hospitals under contract with and paid directly by the National Health Insurance Bureau. Includes preventive and prenatal care, inpatient and outpatient hospital treatment, surgery, and medicines. Maximum duration: No limit. Patient pays: ambulatory and emergency care at clinics, 20% of scheduled fees; 30%-50% for visits to hospitals (according to the type of hospital, and if no physician referral); inpatient care for short-term illnesses, from 10% of cost for first 30 days to up to 30% for the 61st day and thereafter, depending on length of hospitalization; inpatient care for chronic long-term illnesses, from 5% for first 30 days to 30% for the 181st day and thereafter. Patient cost-sharing exempted in case of specified catastrophic illnesses.

Dependents' Medical Benefits

Medical benefits for dependents: Same as insured.

Administrative Organization

Cash sickness and maternity benefits: Labor Insurance Department of the Council of Labor Affairs, general supervision; Taiwan Labor Insurance Bureau, administration of program. National Health Insurance: contracted private and public clinics and hospitals, provision of care; National Health Insurance Bureau, administration of program.

Work Injury

First laws: 1929, 1950.
Current law: 1958, as amended 1988 and 1994 (Effective March 1995).
Type of program: Social insurance system.

Coverage

Employees of industrial firms, mines, and plantations with 5 or more workers; wage-earning public employees; public utility employees; fishermen; and some self-employed in service occupations. Special systems for salaried public employees and staffs of private schools.

Source of Funds

Insured person: None.
Employer: **Cash benefits**: 0.27% to 3.0% of payroll, according to risk of industry. Average rate: 0.51%; **Medical care**: see medical benefits above.
Government: **Cash benefits**: None; **Medical care**: see medical benefits above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 70% of earnings for 1st 12 months; 50% of earnings thereafter.
Payable after 3-day waiting period for up to 24 months.

Permanent Disability Benefits

Permanent disability benefit: Lump sum equal to 60 months' earnings, if totally disabled.
Partial disability: Lump sum equal to 1-1/2 to 50 months' earnings, according to degree of disability.

Workers' Medical Benefits

Medical benefits: Inpatient and outpatient treatment, surgery, and medicines, see medical benefits above.

Survivor Benefits

Survivor benefit: Lump sum equal to 40 months' earnings of insured.
Eligible survivors (in order of priority): Spouse and children, parents, dependent grandparents, grandchildren, and brothers and sisters.
Funeral grant: Lump sum equal to 5 months' earnings.

Administrative Organization

Labor Insurance Department of the Council of Labor Affairs, general supervision.
Taiwan Labor Insurance Bureau, administration of contributions and cash benefits; National Health Insurance Bureau, administration of medical benefits.

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Old Age, Disability, Death

First and current law: 1964.
Type of program: Provident fund system (lump-sum benefits only).
Exchange rate: U.S.$1.00 equals 530.67 shillings.

Coverage

All employed persons in the public and private sectors, except domestic employees.

Source of Funds

Insured person: 10% of wages.
Employer: 10% of payroll.
Government: None.

Qualifying Conditions

Old-age benefit: Age 55, and retirement from regular employment. Payable at any age if emigrating permanently.
Disability benefit: Permanent incapacity for any work due to physical or mental disability.
Survivor benefit: Death of insured worker before retirement or emigration.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus accrued interest. Payable to worker under age 55 if unemployed or in noncontributory employment for at least 6 months: 1/3 payable after 6 months, 2/3 after 12 months. Payable in full to worker retired from employment to live in a village.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus accrued interest. Payable to surviving relatives or other heirs.

Administrative Organization

Ministry of Labor and Youth Development, general supervision.
National Provident Fund, administration of program; managed by a director-general.

Sickness and Maternity

Free medical care available in government clinics and hospitals.

Work Injury

First and current law: 1948, as amended in 1966 and 1983.
Type of program: Compulsory insurance with private carrier.

Coverage

Employed persons.

Source of Funds

Insured person: None.
Employer: Whole cost, through insurance premiums varying according to risk.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings.
Payable after 3-day waiting period for up to 96 months.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings, if totally disabled. Maximum, 108,000 shillings.
Constant-attendance supplement: 50% of permanent disability benefit.
Partial disability: Percent of full benefit proportionate to degree of disability, according to schedule.

Workers' Medical Benefits

Medical benefits: Medical, surgical, hospital, and nursing care, and medicines, up to cost of 6,000 shillings. Also expenses for appliances up to 3,000 shillings, and transportation up to 1,750 shillings.

Survivor Benefits

Survivor benefit: Lump sum of 41 months' earnings, less any disability benefits paid. Maximum, 83,000 shillings.
Payable to dependent survivors or, if none, reduced amount to partial dependents.
Funeral grant (if no eligible survivor): Up to 500 shillings.

Administrative Organization

Ministry of Labor and Youth Development, enforcement of law, approval of settlements, and payment of benefits.
Employers must insure liability with private insurance companies.

Unemployment

Labor code requires employer to pay severance indemnity to employee who was in continuous service for a period of 3 months or more.

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Old Age, Disability, Death

First and current law: 1990.
Disability and death benefits payable starting in 1991.
Old-Age Benefits payable starting in 1998.
Type of program: Social insurance system.
Exchange rate: U.S. $1.00 equals 25.04 baht.

Coverage

Employees of firms with 10 or more workers.
Voluntary coverage for the self-employed, starting September 2, 1998.
Separate programs for civil servants and private school teachers.
Employees of foreign governments or international organizations, and Thais working abroad are exempt.

Source of Funds

See Sickness and Maternity, below.

Qualifying Conditions

Disability benefits: Same as for cash sickness benefits. Must already have received cash sickness benefits for period of one year.
Survivor benefits: 30 days' contribution in 6 months prior to death. Death must have resulted from a non-occupational injury or illness (if occupational injury or illness, see Work Injury, below).

Permanent Disability Benefits

Disability benefit: 50% of prior wage payable for up to 15 years. Maximum: 250 baht a day.

Survivor Benefits

Survivor benefit: Funeral grant: 100 times the minimum daily wage (135 baht per day in 1994) as set by the labor protection law.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
Social Security Office, administration of program.

Sickness and Maternity

First and current law: 1990.
Type of program: Social insurance system.

Coverage

Same as for Old Age, Disability, Death.

Source of Funds

Insured person: 1.5% of wages.
Employer: 1.5% of payroll.
Government: Annual grant equal to 1.5% of covered wages.
Maximum wages for contribution purposes: 500 baht per day.

Qualifying Conditions

Cash sickness and medical benefits: 90 days of contribution in 15 months before date of treatment.
Cash maternity and medical benefits: 210 days of contribution in 15 months before treatment. Limited to 2 pregnancies.

Sickness and Maternity Benefits

Sickness benefit: 50% of wages. Maximum: 250 baht a day. Payable for up to 90 days for each illness, but for not more than 180 days in any calendar year. (For each incidence of chronic disease, payable for not more than a total of 365 days.)
Maternity benefit: 50% of wages. Maximum: 250 baht a day. Payable for up to 90 days for each confinement. Must be certified unable to work by a physician.

Workers' Medical Benefits

Medical benefits: Medical examination and treatment, hospitalization, medicines, ambulance fees, rehabilitation, and other necessary expenses.

Dependents' Medical Benefits

Medical benefits for dependents: Maternity medical benefits for spouse.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
Social Security Office, administration of program.

Work Injury

First law: 1956 (labor act, subsequently suspended).
Current law: 1994.
Type of program: Compulsory insurance with public carrier.

Coverage

Employees of industrial and commercial firms with 10 or more workers.
Exclusions: Employees in agriculture, fishing, public and domestic service, railroad, shipping, telecommunications, power generation and distribution, fuel oil production and refining, and private education.

Source of Funds

Insured person: None.
Employer: 0.2% to 2.0% of payroll, according to risk.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of wages. Minimum, 2,000 baht a month; maximum, 9,000 baht.
Payable after 3-day waiting period (paid retroactively if incapacity lasts more than 3 days) for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 60% of average monthly wage, if totally disabled. Payable for 15 years.

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Minimum: 2,000 baht a month. Maximum, 9,000 baht.
Partial disability: 60% of average monthly wage. Payable for up to 10 years according to degree of incapacity, or as a lump sum.

Workers' Medical Benefits

Medical benefits: Necessary medical, surgical, and hospital services. Maximum limit on cost, 30,000 baht.

Survivor Benefits

Survivor pension: 60% of average monthly wages, according to number and type of survivors. Payable for up to 8 years or as a lump sum. Minimum, 2,000 baht a month. Maximum, 9,000 baht.
Eligible survivors: Employee's spouse, parents, and children under age 18 (no age limit if student or disabled). Each survivor receives an equal amount.
Funeral grant: 100 times the minimum daily wage (135 baht per day in 1994).

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
Social Security Office, administration of program through Workmen's Compensation Fund Office.

Unemployment

(Included under the 1990 Social Security Act, implementation pending Royal Decree.)

Family Allowance

(Included under the 1990 Social Security Act, implementation starting in 1998.)

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Old Age, Disability, Death

First law: 1968.
Current law: 1973.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 536 CFA francs.

Coverage

Employed persons, members of cooperatives, apprentices, and students. Special systems for public employees and staff of state-owned enterprises. Voluntary insurance available to persons with 6 months of previous social security coverage.

Source of Funds

Insured person: 2.4% of earnings.
Employer: 3.6% of payroll.
Government: None.

Qualifying Conditions

Old-age pension: Age 55 (or 50 if *prematurely aged*) or 30 years of actual coverage. 20 years of paid or credited contributions, and 60 months of contribution during last 10 years. Transitionally, older workers are given special credit for years prior to 1968). Retirement from employment necessary. Not payable abroad, unless reciprocal agreement.
Disability pension: Loss of 2/3 of earning capacity. 5 years of insurance and 6 months of contribution in last year. (No qualifying period if nonoccupational accident.)
Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 20% of average monthly earnings during last 3 or 5 years (whichever is higher), plus 1.33% of earnings for every 12 months of contribution beyond 180.
Minimum pension: 60% of highest minimum wage; maximum, 80% of earnings.
Old-age settlement: Lump sum equal to 1 month's wages per year of insurance, if age 55, retired, and ineligible for pension.
Adjustment: Pensions adjusted periodically for cost-of-living changes.

Permanent Disability Benefits

Disability pension: 20% of average monthly earnings during last 3 or 5 years (whichever is higher), plus 1.33% of earnings for every 12 months of contribution beyond 180. Years under age 55 at time of claim credited as 6-month periods.
Constant-attendance supplement: 50% of pension.
Minimum pension: 60% of highest minimum wage. Maximum, 80% of earnings.
Adjustment: Pensions adjusted periodically for cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow age 40 or disabled or to dependent disabled widower.
Orphans: 25% of pension of insured for each orphan under age 16 (18 if apprentice, 21 if student or disabled); 40% for each full orphan.
Maximum survivor pension: 100% of pension of insured.
Survivor settlement: Lump sum equal to 1 month's basic pension for each 6 months of deceased's insurance, if ineligible for pension.
Adjustment: Pensions adjusted periodically for cost-of-living changes.

Administrative Organization

Ministry of Labor, general supervision.
National Social Security Fund, administration of program; managed by tripartite council and director.

Sickness and Maternity

First law: 1956.
Current law: 1973.
Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.
Employer: 2% of payroll.
Government: None.

Qualifying Conditions

Cash maternity benefits: 12 months of insurance before confinement.

Sickness and Maternity Benefits

Sickness benefits: None under insurance. (Labor code requires employers to provide paid sick leave.)
Maternity benefit: 100% of average daily earnings (employer pays half). Payable for up to 8 weeks before and 6 weeks after confinement (extended up to 3 additional weeks if complications).

Workers' Medical Benefits

Medical benefits: None under insurance. (Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Labor, general supervision.
National Social Security Fund, administration of program.

Work Injury

First law: 1964.
Current law: 1973.
Type of program: Social insurance system.

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Coverage

Employed persons, members of cooperatives, apprentices, and students.

Source of Funds

Insured person: None.
Employer: 2.5% of payroll.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of average daily earnings, plus family allowances (see below). Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of average earnings if total incapacity. For partial incapacity, percent of full pension proportionate to degree of disability.
Lump sum of 3 years' pension paid if disability less than 20%.
Constant-attendance supplement: 50% of pension.

Workers'Medical Benefits

Medical benefits: Medical, dental, and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured. Payable to widow or dependent disabled widower.
Orphans: 10% of earnings for each orphan, or 15% for each full orphan under age 16 (18 if apprentice, 21 if student or disabled).
Dependent parents: 10% of earnings each.
Maximum survivor pensions: 100% of permanent total disability pension of insured.
Funeral grant: 30 days' average earnings of insured.

Administrative Organization

Ministry of Labor, general supervision.
National Social Security Fund, administration of contributions and benefits. Employers must insure liability with fund.

Family Allowances

First law: 1956.
Current law: 1973.
Type of program: Employment-related system.

Coverage

Employees with 1 or more children. Also pensioners caring for dependent children. Special system for public employees.

Source of Funds

Insured person: None.
Employer: 10% of payroll.
Government: None.

Qualifying Conditions

Family allowances: Child must be under age 16 (18 if apprentice, 21 if student or disabled). Parent must have had 3 consecutive months of employment and be currently working 18 days a month (or be social insurance beneficiary).
Prenatal allowance subject to medical examinations specified in law.

Family Allowance Benefits

Family allowances: 2,000 francs a month for each child through the 6th.
Prenatal allowance: 500 francs a month during pregnancy (paid in 3 installments).
Birth grant: Lump sum of 6,000 francs for each of first 3 births.
Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor, general supervision.
National Social Security Fund, administration of program.
Employers may pay benefits directly to their employees.

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Old Age, Disability, Death

First and current laws: 1939 (social assistance), 1971 (social insurance).
Type of program: Dual social insurance and social assistance systems.
Exchange rate: U.S.$1.00 equals 5.88 Trinidad dollars (T$).

Coverage

Social insurance: Employed persons aged 16-64, including agricultural and domestic workers, apprentices, and public employees. Voluntary insurance available for old-age and survivor pensions. Social assistance: Residents of limited means.

Source of Funds

Insured person: About 2.8% of earnings, according to 8 wage classes. Voluntarily insured, 5.6%.
Employer: About 5.6% of payroll, according to 8 wage classes.
Government: Full cost of means-tested pension.
Maximum earnings for contribution purposes: T$230 a week.

Qualifying Conditions

Old-age pension: Age 60 with 750 weeks of contributions paid or credited (at start of system in 1972, worker credited with 25 weeks of coverage for each year of age over 35; maximum 600 weeks). Retirement necessary at age 60-65. Not payable abroad except by agreement.
Means-tested pension: Age 65, with 20 years residence and income below T$5,000 a year or certified as blind and age 40 or older. Not payable abroad.
Disability pension: 10 weeks of contribution in preceding 13 weeks before onset of illness, payable after 26 weeks of sickness benefit.
Survivor pension: Deceased was insured or pensioner at time of death.

Old-Age Benefits

Old-age pension: 35% to 75% of average weekly earnings (minimum T$30 a week), according to 8 wage classes, plus 1% for each 25 weekly contributions over 750 weeks. Means-tested pension: T$356 a month, plus food subsidy of T$70 a month.
Old-age grant: 3 times total employer-employee contributions, if ineligible for pension. Minimum grant: T$200.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Survivor Benefits

Survivor pension: 50% of pension of insured. Payable if age 55, disabled, or caring for child under age 16 (19 if full-time student; no limit if child disabled). Otherwise payable 1 year only.
Payable for life if widow reaches age 50 before child reaches age limits above. Also payable to disabled widower.
Orphans: 20% of pension of insured; 40% if full orphan.
Parents: 15% of pension of insured.
Maximum survivor pension: 100% of pension of insured.
Funeral grant: T$1,000.

Administrative Organization

Ministry of Consumer Affairs and Social Services, general supervision of the National Insurance system.
National Insurance Board, administration of program. Managed by tripartite board of 11 members.
Ministry of Consumer Affairs and Social Services administers public assistance and means-tested old-age pensions.

Sickness and Maternity

First and current law: 1971.
Type of program: Dual social insurance and social assistance systems.

Coverage

Social insurance: Employed persons, including agricultural and domestic workers, apprentices, and public employees.
Social assistance: Means tested assistance available to indigent.

Source of Funds

Insured person: See pension contribution above.
Employer: Same.
Government: Full cost for recipients of social assistance.

Qualifying Conditions

Cash sickness benefits: 10 weeks of contribution in preceding 13 weeks.
Cash maternity benefits: 10 weeks of contribution in 13 weeks immediately preceding 6 weeks before confinement, or receiving sickness benefits during the 13 weeks referred to above.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings, according to 8 wage classes (Benefit varies from T$24-T$138 per week). Payable after 3-day waiting period, up to 52 weeks.
Maternity benefit: 60% of average earnings, according to 8 wage classes, plus a maternity grant of T$500 for the week of confinement. Payable for a maximum of 13 weeks.
Means-tested assistance available to indigent.

Workers' Medical Benefits

Medical benefits: Medical care available in public hospitals and health offices and centers for recipients of means-tested pension.

Dependents' Medical Benefits

Medical benefits for dependents: Medical care available in public hospitals and health offices and centers for indigent.

Administrative Organization

Ministry of Consumer Affairs and Social Services, general supervision of the National Insurance system.
National Insurance Board, administration of program. Managed by tripartite board of 11 members.
Ministry of Consumer Affairs and Social Services administers means-tested assistance.

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Work Injury

First laws: 1926 (compulsory private insurance), 1971 (social insurance).
Current laws: 1960 (compulsory private insurance), 1976 (social insurance).
Type of program: Dual social insurance system and compulsory insurance with private carrier.

Coverage

Social insurance: Employed persons, including agricultural and domestic workers, apprentices, and public employees.
Compulsory insurance with private carrier: Employees in industry and commerce, seamen, domestic workers, and public employees.
Exclusions from Compulsory Insurance With Private Carrier: Salaried employees earning T$5,000 or more a year, casual workers, family labor, fire, police, and military personnel. Some employees covered under both systems.

Source of Funds

Insured person: None for compulsory insurance. Social insurance included under pension contribution.
Employer: Whole cost of compulsory insurance program, through insurance premiums varying with risk. Social insurance program included in pension contribution.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Social insurance, 66-2/3% of average earnings, according to 8 wage classes, no waiting period (Benefits range frtom T$27-T$153); compulsory private insurance, 33-1/3% of earnings, payable after 3-day waiting period for up to 5 years; claim will be paid retroactively from the first day.

Permanent Disability Benefits

Permanent disability pension: Social insurance, percent of temporary benefit proportionate to degree of disability if at least 20% disabled, lump-sum grant for others; compulsory private insurance, lump sum of 48 months' earnings if totally disabled (less temporary disability benefits paid) or percent of full grant proportionate to degree of disability, according to schedule.

Workers' Medical Benefits

Medical benefits: Social insurance, medical expenses, up to maximum amount of T$10,000; compulsory private insurance, reasonable cost of medical, surgical, and hospital care, up to limit of T$500. Also appliances up to same limit.

Survivor Benefits

Survivor pension: Social insurance, 50% of pension of insured for spouse, 20% for child, 40% for full orphan, 15% for dependent parent. Maximum: 100% of pension of insured.
Funeral grant: T$1,000.

Survivor grant: Compulsory private insurance, lump sum of 36 months' earnings paid to designated survivors. (Any temporary disability benefits received by deceased deducted from grant, not to exceed 50% of lump sum.) Funeral grant: T$1,000.

Administrative Organization

Ministry of Consumer Affairs and Social Services, general supervision of the National Insurance system.
National Insurance Board, administration of program. Managed by tripartite board of 11 members.
Director of Labor, in Ministry, administration of compulsory private insurance program. Employers must insure liability with private insurance company or furnish guarantee bond.

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Old Age, Disability, Death

First law: 1960.
Current law: 1974 decree in force.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 0.98 dinar.

Coverage

Employed persons in private sector, fishermen, and agricultural workers, farmers and nonagricultural self-employed persons. Also covers Tunisian workers employed abroad but not insured by host country or under agreement.
Exclusions: Domestic servants.

Source of Funds

Insured person: Nonagricultural private sector employees, 1.25% of earnings; agricultural workers, 1.75% of earnings up to agricultural minimum wage or multiple thereof or 2.5% of earnings (according to applicable law); farmers, 5.25% of profits; non-agricultural self-employed, 5.25% of earnings.
Migrant workers not insured abroad, 5.25% of earnings.
Employer: For nonagricultural private sector employees, 2.5% of payroll, plus a 4.25% deduction in advance to the general social security program to cover short-term benefits. Agricultural workers, 3.5% of earnings up to agricultural minimum wage or multiple thereof, or 5% of earnings (according to applicable law).
Government: None.
Minimum wage in industry and commerce (SMIG), 0.649 dinars per hour; minimum wage in agriculture (SMAG), 4.061 dinars per day.

Qualifying Conditions

Old-age pension: Full pension at age 60 with 120 months of contribution or at age 50 with 360 months of contribution if unemployed for 6 months for economic reasons, or *prematurely aged* because of lifetime arduous work. Full pension also paid at age 50 with 180 months of contribution to mother of 3 children. Others with 360 months of contribution may receive pension at age 50 with 0.5% reduction for each quarter below age 60.
Retirement from insured employment necessary.
Disability pension: Permanent loss of at least 2/3 of earning capacity. 60 months of contribution. No qualifying period if nonoccupational accident: if occupational accident, see Work Injury.
Survivor pension: Insured met pension requirements or was pensioner at death.
Death benefit: Insured had 50 days of employment during last 2 quarters or 80 days during last 4 quarters.

Old-Age Benefits

Old-age pension: Nonagricultural employees only. 40% of average earnings in last 3 or 5 years (whichever is higher), plus 0.5% for every 3 months of contribution beyond 120.
Maximum pension: 80% of earnings, not exceeding 6 times the minimum wage.
Minimum pension: 2/3 of the minimum wage.
Workers with 60-119 months of contribution: Proportionately reduced pension; minimum pension, 50% of the minimum wage.
Child's supplement: See Family Allowances, below.
Old-age allowance: Lump sum payable to workers if age 60 and less than 60 months of contribution, but ineligible for pension.

Permanent Disability Benefits

Disability pension: Non-agricultural employees only. 50% of average earnings in last 3 or 5 years (whichever is higher), plus 0.5% for every 3 months of contribution beyond 180. Maximum pension: 80% of earnings, not exceeding 6 times the minimum wage. Minimum pension: 2/3 of the minimum wage.
Constant-attendance supplement: 20% of pension.

Survivor Benefits

Survivor pension: Nonagricultural employees only. 75% of pension of insured to dependent widow or disabled widower (70% with 1 dependent child; 50% if 2 or more dependent children).
Orphans: 30% of pension of insured payable to each orphan under age 16 (21 if student above primary level; no age limit if disabled).
Maximum survivor pensions: 100% of pension of insured.
Death of family head: Lump sum equal to 12 times monthly average wage, limited to 6 times the average minimum wage, based on the most advantageous of the 3 of 5 latest years, plus 8.4% for each year of contribution.
Maximum, 18 months' earnings, plus increment of 10% per dependent child. Previous amount reduced by 50% in case of pensioners, with further reductions from 40% to 10% of amount if deceased was aged 70 to 85. Death of dependent spouse or child, lump sum equal to 10-90 days' sickness benefit of insured is paid.

Administrative Organization

Ministry of Social Affairs, general supervision.
National Pension Fund, administration of program.

Sickness and Maternity

First and current law: 1960.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Same as for old age, disability, and death above, as well as students and trainees.
Insured persons and pensioners and their dependents (including aged parents) also qualify for medical benefits.
Exclusions: Domestic servants.

Source of Funds

Insured person: Nonagricultural private sector employees, 5% of earnings; agricultural workers 0.3% of sector minimum wage or 2.5% of earnings (according to applicable law); independent farmers, 1.2% of profits; nonagricultural self-employed, 5.4% of earnings; and migrant workers not insured abroad or under agreement, 5.4% of earnings;
Employer: 15% of payroll for nonagricultural private sector employees (also finances family allowance program (see below); 0.9% of minimum agricultural salary or a multiple of such salary

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for agricultural workers, or 5% of earnings (according to applicable law).
Government: None.
Above contributions also finance family allowances.

Qualifying Conditions

Cash sickness and medical benefits: Nonagricultural employees only. 50 days of insured employment during last 2 calendar quarters; or 80 days during the last 4 quarters. Long-term sickness (over 180 days) must be certified by the medical commission.
Cash maternity benefits: 80 days of insured employment during last 4 quarters.

Sickness and Maternity Benefits

Sickness benefit: Nonagricultural employees only. 66-2/3% of average daily earnings (50% after 3 years). Payable after 5-day waiting period (no waiting period for hospitalization, recognized long-term illnesses and non-work-related accidents).
Maternity benefit: 66-2/3% of earnings, payable for 30 days (may be extended for 15 days).

Workers' Medical Benefits

Medical benefits: Medical services provided directly to social insurance patients by government hospitals and health establishments under contract between National Social Security Fund and Health Department. Ambulatory services provided in clinics operated by Fund. Includes medical care, hospitalization, surgery, specialist care, laboratory services, and medicines. Pensioners receive free medical care in government hospitals.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Social Affairs, general supervision.
National Social Security Fund, administration of contributions through regional offices.

Work Injury

First law: 1921.
Current law: 1957.
Type of program: Compulsory insurance with private carrier.

Coverage

All salaried employees, including domestic servants.
Voluntary affiliation for self-employed.

Source of Funds

Insured person: None.
Employer: Insurance premiums of 1% to 9% of payroll, according to risk.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 6 weeks; 66-2/3% thereafter. Payable after 3-day waiting period until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: Average earnings multiplied by 1/2 the degree of incapacity for portion of disability between 5% and 50%, and by 150% of the degree of incapacity for the portion above 50%. Lump sum if disability between 5% and 15%.
Constant-attendance supplement: 25% of average earnings; minimum, 120 dinars a year.

Workers' Medical Benefits

Medical benefits: Necessary medical and surgical care, hospitalization, medicines, and appliances, up to specified maximum cost.

Survivor Benefits

Survivor pension: 25% of earnings of insured. Payable to widow or widower. Orphans: 15% to 45% of earnings for 1-4 or more orphans under age 16; 20% to 60% for 1-3 or more full orphans. Other eligible survivors (in absence of above): Dependent grandchildren, parents, grandparents.
Maximum survivor pensions: 70% of earnings of insured.
Funeral grant: 50 dinars.

Administrative Organization

Ministry of Social Affairs, general supervision.
Employers required to insure liability with private insurance companies.

Unemployment

First and current law: 1982.
Type of program: Unemployment assistance.

Coverage

All nonagricultural salaried employees covered under National Social Security Fund.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost.

Qualifying Conditions

Unemployment benefits: 12 quarters of contributions to the National Social Security Fund. Registered at employment office. Capable of work. Unemployment due to involuntary discharge. Worker must have dependents and be without other source of income.

Unemployment Benefits

Unemployment benefit: Up to the national minimum wage. Payable for 3 months.

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Administrative Organization

Ministry of Social Affairs, general supervision.
National Social Security Fund, administration of benefits.

Family Allowances

First law: 1944.
Current laws: 1960 and 1980 (family supplement).
Type of program: Employment-related system.

Coverage

All nonagricultural private sector employees, fishermen of various categories, agricultural workers who are members of cooperatives or work for farmer employing 30 or more workers, students under age 28, and trainees of any age.
Exclusions: Domestic servants.

Source of Funds

Insured person: None.
Employer: See Sickness and Maternity, above.
Government: None.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice; 20 if student or daughter replacing mother caring for brothers and sisters; no limit if disabled).
Supplement for family with nonworking spouse: Children must be eligible for family allowances.

Family Allowance Benefits

Family allowances: 18% of earnings of insured for 1st child in family, 16% for 2nd, 14% for 3rd. Maximum earnings for benefit purposes: 122 dinars a quarter.
Some maternal and child health and welfare services also provided.
Supplement for family with nonworking spouse: 9,375 dinars a quarter for 1st child, 18,750 dinars a quarter for 2 children, and 23,475 dinars a quarter for 3 children.

Administrative Organization

Ministry of Social Affairs, general supervision.
National Social Benefits Fund, administration of program through regional offices.

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Old Age, Disability, Death

First laws: 1949 (old age) and 1957 (disability and survivors).
Current laws: 1964 and 1983 (agricultural workers).
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 35,300 liras.

Coverage

Employees in industry, commerce, and service sector. Coverage is optional for aliens who work for a foreign employer.
Special systems cover public employees, the self-employed, farmers, agricultural workers, and bank, insurance company, and stock exchange employees.

Source of Funds

Insured person: 9% of earnings; self-employed, 20%.
Employer: 11% of payroll (13% for arduous employment).
Government: None.
Maximum earnings for contribution and benefit purposes: 7,581,000 liras a month. Minimum, 1,295,000 liras a month.

Qualifying Conditions

Old-age pension:

1 Standard eligibility for persons first covered from 1/1/90 on: age 60 (men) and 55 (women) with

A 15 years of coverage and 3,600 days of contributions, or

B 5,000 days.

2 Standard eligibility for persons first covered before 1/1/90 (see 3-5 for special periods): same as 1, except age 55 (men) and 50 (women).

3 For persons first covered before 1/10/76: age 46 (men) and 41 (women) with 5,000 days, and 25 years (men) and 20 years (women).

4 For persons first covered from 1/11/76-1/10/81: same as 3, except age 48 (men) and 43 (women).

5 For persons first covered from 1/11/81-1/10/86: same as 3, except age 50 (men) and 45 (women).

Disability pension: Loss of 2/3 of working capacity (60% for occupational injury or disease). Must have been entitled to old-age pension, or had 5 years of coverage with an average contribution of 180 days per year, or 1,800 days of contribution.
Survivor pension: Deceased met contribution requirements for disability pension or was pensioner at death.

Old-Age Benefits

Old-age pension: For persons with 5,000 days of contributions, 60% of average indexed earnings during last 5 years (earnings averaged over working lifetime for persons first covered from 1/1/90 on). All retirees also receive monthly flat-rate *social support* supplement of 715,000 liras.
Reduced pension: Full pension reduced by 1% for each period of 240 contribution days less than 5,000. Increment of 1% of pension for each year of deferral beyond normal retirement age, or for each period of 240 days of contribution in excess of 5,000, up to maximum 85% of average earnings.
Minimum pension: 1,563,448 liras a month (1993). Maximum, 3,343,000 liras a month (1993).
Refund of contributions: Employee and employer contributions, if ineligible for pension.
Means-tested pension for disabled 65 and over if ineligible for old-age pension.
Adjustment: Pensions adjusted every 6 months according to change in prices and wages.

Permanent Disability Benefits

Disability pension: Same formula as old-age pension, except 70% of average indexed earnings.
Social support supplement payable, as in retirement cases; amount is proportional to degree of disability.
Constant-attendance supplement: Pension increased to 80%.
Minimum pension: 4,056,528 liras a month; maximum: 8,456,700 liras a month. Minimum pension if insured needs constant care: 4,186,032 liras a month.
Adjustment: Pensions adjusted every 6 months according to changes in prices and wages, depending on financial conditions.

Survivor Benefits

Survivor pension: If no dependent children, widow receives 75% of pension paid or accrued to insured person; 50% of pension if there are dependent children.
Payable to widow of any age. Also payable to dependent disabled widower.
Orphans: 25% of pension of insured (50% if full orphan) for each orphan under age 18 (25 if student in higher education, 20 if in secondary education, no limit if unmarried daughter or disabled).
Minimum pension: 3,875,222 liras a month for 1 survivor; 3,965,875 for 2 survivors.
Parents: If other pensions below maximum, parents can receive the difference.
Maximum survivor pensions: 100% of pension of insured.
Refund of contributions: Employee and employer contributions, if ineligible for pension. 50% to widow, or 75% if no child entitlement; 25% to each child.
Funeral grant: 501,600 liras.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
Social Insurance Institution, administration of program; managed by tripartite governing body and director-general.

Sickness and Maternity

First laws: 1945 (maternity) and 1950 (sickness).
Current law: 1964.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees in industry, commerce, and service sector.

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Pensioners and dependents also covered for medical benefits.
Special systems for public employees and agricultural workers.

Source of Funds

Insured person: 5% of earnings (apprentices, 2%).
Employer: 6% of payroll (2% for apprentices). Maternity, 1% of payroll.
Government: None.
Maximum and minimum earnings for contribution and benefit purposes: Same as old-age, disability and death.

Qualifying Conditions

Cash sickness benefits: 120 days of contribution during last 12 months.
Cash maternity and medical benefits: For medical benefits, person must be currently covered or a pensioner. For medical care for dependents, 120 days of contribution during last 12 months. For maternity care, 90 days of contribution (wife) or 120 days (husband) during last 12 months.

Sickness and Maternity Benefits

Sickness benefit: Inpatient: 50% of earnings; outpatient: 66 2/3% of earnings. Payable after 2-day waiting period, usually for up to 6 months; sometimes up to 18 months. No waiting period for pensioners.
Maternity benefit: 66-2/3% of earnings, payable for up to 6 weeks before and 6 weeks after confinement.
Nursing grant: Lump sum of 100,000 liras for each child of insured.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through facilities of Social Insurance Institution. Insured person shares 20% (10% for pensioners) of cost of outpatient medicines, except if long-term treatment. Includes general and specialist care, hospitalization, laboratory services, medicines, maternity care, appliances, and transportation.

Dependent's Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
Social Insurance Institution, administration of program through its branch offices. Institution operates own dispensaries, hospitals, sanatoria, and pharmacies and contracts with private suppliers of services in localities where it has no facilities.

Work Injury

(There is no separate worker's compensation system. Work accident and disease are separately provided for, but benefits are paid under the general system.)
First law: 1945.
Current law: 1964.
Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and service sector. Applicants for apprenticeships, apprentices, and students in technical schools (paid by Government). Exclusions: Domestic employees.
Special systems for public employees and agricultural workers.

Source of Funds

Insured person: None.
Employer: 1.5% to 7% of payroll, according to risk. Average rate: 2.5% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: Same as for Old Age, Disability, Death, above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings; if hospitalized, 33-1/3% of earnings.
Payable from first day of incapacity. No limit on duration.

Permanent Disability Benefits

Permanent disability pension: 70% of average earnings, multiplied by percentage of disability.
Constant-attendance supplement: 50% of pension.
Partial disability: Percent of full pension proportionate to degree of disability, if more than 10% disabled. May be converted to lump sum if degree of disability less than 25%.

Workers' Medical Benefits

Medical benefits: Medical treatment and surgery, hospitalization, medicines, appliances, and transportation. No limit on duration.

Survivor Benefits

Survivor pension: Payable under regular survivor program.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
Social Insurance Institution, administration of program through its branch offices and health facilities.

Unemployment

(Labor code requires employer to pay dismissal indemnity of 30 days' wages per year of service.)

Coverage

Employees in industry, commerce, and service sector.

Administrative Organization

Ministry of Labor and Social Security, Manpower Employment Organization.

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Old Age, Disability, Death

First law: 1956.
Current law: 1991.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 75 Manat.
Local authorities, and employers may provide supplementary benefits out of their own budgets.

Coverage

All employed persons. Special *social pension* for disadvantaged aged, disabled, and survivors not eligible for social insurance (i.e. employment-related) benefits.

Source of Funds

Insured person: 1% of earnings.
Employer: 37% of payroll.
Government: Subsidies as needed. Full cost of *social pensions*.
Above contributions also finance benefits for cash sickness, maternity, work-injury, and for employee family allowances.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men) or age 55 and 20 years of work (women); requirements reduced for hazardous or arduous work; for work in ecologically disastrous regions; and to mothers of 5 or more children, or of disabled children. Not payable abroad beyond 6 months (except for work injury disability benefits).
Disability pension: Total disability (incapacity for any work): Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance.
Partial disability (incapacity for usual work): Group III disability.
Insured has a minimum of 1 to 15 years of covered employment, depending on age of onset of disability.
Survivor pension: Insured has up to 15 years of work, payable to surviving children whether or not dependents of the insured; and to nonworking dependents (including spouse; either parent, if disabled and not yet of pensionable age; grandparents, if no other support available; and other relatives—regardless of their age or ability to work—if employed by the deceased to care for grandchildren, children, or siblings under age 8).
Social pension: Non-working or disabled citizens who meet the age requirements (i.e., age 65, or 60 if women; orphans under age 18, 23 if students; or disabled children under age 16), and who are not eligible for employment related old-age or disability pension.

Old-Age Benefits

Old-age pension: 55% of *assessed wage* if 25 (men) or 20 (women) years of work, plus 1% of wage for each year in excess of 25 (or 20 for women). Payable monthly. Maximum: 10 times the minimum wage (mw, 1,000 manats as of 21 December 1994); minimum: 100% of mw. Assessed wage equals percentage of gross average earnings in best 5 consecutive years in last 15 years calculated as follows: 100% of earnings up to 4 times the minimum wage (mw), plus 85% of earnings between 4 and 5 times the mw; 70% of earnings between 5 and 6 times the mw; 55% between 6 and 7 times the mw; 40% between 7 and 8 times the mw, 25% between 8 and 9 times the mw; 15% between 9 and 10 times the mw.
Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage; minimum, 100% of minimum wage.
Supplement for disabled dependents: 60% of minimum old age pension for each disabled dependent of non-working pensioner, depending on degree of incapacity of dependent.
Constant attendance supplement (pensioners aged 80 or older): 50% of minimum old-age pension per month.
Social pension: 50% of minimum old-age pension per month.
Adjustment: Periodic benefit adjustments according to cost of living changes.

Permanent Disability Benefits

Disability pension: Group I and Group II disability pension, same as old-age pension. Minimum: 100% of minimum old-age pension.
Partial pension for total disability (if insufficient years of covered employment): Same as under old-age pension.
Constant attendance supplements (single pensioners with total disability): 50% of minimum old-age pension (100% if blind) per month.
Partial (Group III) disability, 30% of assessed wage; minimum, 50% of minimum old-age pension. Payable monthly.
Social pension for total disability Group I (if onset of disability since childhood) and Group I and Group II of disabled children under age 16: 100% of minimum old-age pension per month.
Social pension for Group II disability: 50% of minimum old-age pension per month; Group III disability: 30% of minimum old-age pension per month.
Adjustment: Periodic benefit adjustments according to cost of living changes.

Survivor Benefits

Survivor pension: Payable monthly at 30% of *assessed wage* (see old-age pension) for each dependent. Minimum: 50% of minimum old-age pension per month.
Full orphans: 30% of assessed wages of both parents; minimum, 100% of social pension.
Partial pension (if insufficient period of covered unemployment): Monthly benefit reduced in proportion to number of years below the required years of coverage.
Adjustment: Periodic benefit adjustments according to cost of living changes.

Administrative Organization

Republic Ministry of Social Security, general coordination and supervision.
Provincial and county departments of social security, administration of program.

Sickness and Maternity

First law: 1955.
Current law: 1955, as amended 1984, 1990, and 1993.
Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

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Coverage

Cash benefits: Employed citizens and non-working citizens (including students and the unemployed).
Medical care: All residents.

Source of Funds

Insured person: See pension contributions, above.
Employer: See pension contributions, above.
Government: Cash benefits for non-working citizens; and whole cost of medical care.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings, if less than 5 years' uninterrupted work; 80% if 5-8 years; 100%, if over 8 years (or if 3 or more children under age 16, or 18 if student). 5 days paid leave for caring of sick family member, 7 days in exceptional cases, or 14 days if caring for child under age 14, or for the duration if sick child in hospital. Monthly benefits equal to 100% of minimum wage paid to employees on leave to care for children under 18 months old. Unpaid leaves to women caring children under age 3; to women or single parents raising 2 or more children under age 14 (14 days); to men while wife on maternity leave (14 days); and to disabled workers (30 days).
Maternity benefit: 100% of earnings payable for 70 calendar days before and 70 days after confinement (extended by 16 days if difficult childbirth, or by 40 days if multiple births).

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by public health providers. General and specialized care, hospitalization, laboratory services, dental care, maternity care, vaccination, and transportation. Medicines are free if provided with hospitalization.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits: Social Insurance Fund of the Turkmenistan and regional social insurance funds, financing of cash sickness and maternity benefits; regional departments of social protection, administration of maternity benefits for the unemployed and other non-working citizens; enterprises and employers pay benefits to own employees.
Medical care: Ministry of Health and regional health departments, implementation of state health care policy and development of health care programs; provision of medical services through clinics, hospitals, maternity homes, and other medical facilities, including private health providers.

Work Injury

First law: 1955.
Current laws: 1955 (short-term benefits) and 1991 (pensions).
Local authorities and employers can provide supplementary pension benefits out of their own budgets.
Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Employed persons.
Medical care available to all residents.

Source of Funds

Insured person: See pension contributions, above.
Employer: Same.
Government: Same; cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings. Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions above.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers, including general and specialist care, hospitalization, laboratory services, transportation, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions above.

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits to own employees.
Pensions: Same as Old Age, Disability, Death, above.
Medical care: Republic Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, and other facilities administered by the Health Ministry and local health departments.

Unemployment

First and current law: 1991.
Type of program: Social insurance system.

Coverage

Permanent residents of working-age.

Source of Funds

Insured person: None.

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Employer: 2% of payroll.
Government: Subsidies as needed from central and local governments.

Qualifying Conditions

Unemployment benefit: Registered at employment office; ability and willingness to work; and receiving no income from employment. Benefits may be reduced, suspended or terminated if worker is discharged for violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: Unemployed with at least the equivalent of 12 weeks of full-time paid employment in last 12 months: Payable monthly at 50% of previous average earnings for 26 calendar weeks, plus two weeks for each year worked over 25 years (or 20 for women), up to a total of 52 calendar weeks.
Maximum benefit: average earnings not to exceed the Republic average wage; minimum: 100% of minimum wage.
Re-entrants with skills and have less than 12-week employment in last 12 months, but have at least one-year employment over all: 100% of minimum wage for the first 13 weeks, and 75% of minimum wage for following 13 weeks; re-entrants without skills: 75% of minimum wage for 13 weeks.
First-time job seekers: 75% of minimum wage for 13 weeks.
Dependent supplement: 10% of unemployment benefit payable monthly to each dependent under age 16.
Unemployed older workers within 1 year of reach pensionable age (59 for men, and 54 for women), or those qualify for extended unemployment benefits of 52 weeks: benefits payable equal to 100% of old-age pension until pensionable age.

Administrative Organization

State Employment Service and local counterparts, administration of program.

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Note: Information is not readily available for "Family Allowances."

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Old Age, Disability, Death

First law: 1967.
Current law: 1985.
Type of program: Provident fund system (lump-sum benefits with certain annuity options).
Exchange rate: U.S. $1.00 equals 919 shillings.

Coverage

Employees of firms with 5 or more workers. Exclusions: Temporary employees and employees in excepted employment.
Special pension system for public employees. Voluntary affiliation for those not compulsorily covered.

Source of Funds

Insured person: 5% of earnings.
Employer: 10% of payroll.
Government: None.
No earnings limit for contribution purposes.

Qualifying Conditions

Old-age benefit: Age 55, or 50 if retired from full-time employment.
Disability benefit: Total incapacity for any work or permanent partial incapacity causing inability to earn reasonable livelihood.
Survivor benefit: Death of insured prior to retirement.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions credited to the account of deceased worker, plus accrued interest. Payable to spouse and children or, if none, to other dependent relatives.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision. National Social Security Fund, administration of program; managed by director. The governing body is the Board of Directors consisting of the Managing Director, the Chairman, and other members appointed by the Minister of Labor and Social Affairs.

Sickness and Maternity

(Not covered by the National Social Security Fund.)
Free medical and maternity care available in government dispensaries and hospitals.

Work Injury

First law: 1946.
Current law: 1969.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons.
Exclusions: Nonmanual employees earning over 24,000 shillings a year, casual workers, family labor, and certain other categories.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period. Labor code requires employers to provide paid leave when the insured is on approved sick leave and up to 45 days unpaid leave for incapacity due to maternity.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings loss. Maximum, 540 shillings a month. Payable after 3-day waiting period (waived if disability exceeds 3 days) for up to 96 months. Usually full pay is provided.

Permanent Disability Benefits

Permanent disability benefit: Lump sum equal to 54 months' earnings, if totally disabled. Maximum, 38,000 shillings. Constant attendance supplement: 50% of benefit. Minimum 22,000 shillings.
Partial disability: Percent of full benefit proportionate to degree of disability, according to schedule.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and nursing care, hospitalization, medicines, and appliances.

Survivor Benefits

Survivor benefit: Lump sum equal to 41 months' earnings, less any disability benefits paid. Maximum, 29,000 shillings. Payable to dependent survivors or, if none, in reduced amount to partial dependents.
Funeral grant: Cost of burial up to 500 shillings, if no surviving dependents.

Administrative Organization

Ministry of Labor and Social Affairs, enforcement of law, approval of settlements, and payment of benefits deposited with it by employers.
Employers must insure liability with approved insurance company.

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Old Age, Disability, Death

First law: 1922.
Current law: 1992.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 122,000 Karbovaets (K).

Coverage

All employees. Special provisions for victims of Chernobyl catastrophe.

Source of Funds

Insured person: 1% of earnings.
Employer: 37% of payroll.
Government: None.
Above contributions also finance benefits for cash sickness, maternity, work-injury, and for employee family allowances.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men), or age 55 and 20 years of work (women); requirements reduced by 5 or more years for arduous or hazardous work, mothers of 5 or more children or of disabled children, disabled veterans, and other specified conditions. Covered employment includes years spent in higher education, serving in armed services, taking care of disabled persons or children under age 3; and periods of unemployment while seeking a job.
Early pension payable to unemployed older workers (men aged 58-1/2 to 60 and women 53-1/2 to 55 who meet the requirements for covered employment) in case of enterprise liquidation or reorganization of enterprise.
Disability pension: Insured has a minimum of 1 to 15 years of covered employment, depending on age of onset of disability.
Total disability (incapacity for any work): Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance. Partial disability (incapacity for usual work): Group III disability.
Survivor pension: Insured had up to 15 years of work, payable to surviving children whether or not dependents of the insured; and to nonworking dependents (including spouse; either parent, if disabled or not yet of pensionable age; grandparents, if no other support available).
Social pension: Citizens not eligible for old-age, disability, or survivor pension who are not working and

1 aged 60 for men or 55 for women; and

2 disabled if disability began in childhood.

Old-Age Benefits

Old-age pension: 55% of wage base if 25 years of work (men, or 20 year for women) of work, plus 1% of wage for each year in excess of 25 years (men, or 20 for women). Payable monthly.
Maximum: 75% of wage base (85% for particularly hazardous working conditions); minimum pension: 200% of minimum wage (minimum wage: K60,000 per month as of January 1995).
Wage base equals gross average earnings in last 2 years or best 5 consecutive years during the worker's career.
Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage; minimum, 50% of old-age pension.
Supplementary benefits payable to non-working pensioners with disabled dependents, and to pensioners aged 80 or older.
Social pension: 50% of minimum old-age pension.
Adjustment: Periodic benefit adjustments according to cost of living changes.
Carer's allowance: Payable monthly to carer of aged over 80 years old; carer not otherwise employed, and may receive unemployment benefit.

Permanent Disability Benefits

Disability pension: Total disability pension: Group I, 70% of earnings; Group II, 60% of earnings. Partial pension for total disability (if insufficient years of covered employment): Same as under old-age pension.
Partial disability (Group III): 40% of earnings. Payable monthly.
Social pension: 30%-200% of minimum old-age pension depending on degree of disability.
Carer's allowance: Payable monthly to carer of Group I disabled child under age 16; carer not otherwise employed, and may receive unemployment benefit.
Adjustment: Periodic benefit adjustments according to cost of living changes.

Survivor Benefits

Survivor pension: Payable monthly at 30% of wage base of the insured for each dependent; 40% of earnings for widow if spouse died in war. Minimum: 100% of minimum old-age pension per month.
Partial pension (if insufficient period of covered unemployment): Monthly benefit reduced in proportion to number of years below the required years of coverage.
Funeral grant: 10 times minimum wage if employee, student, or unemployed; 2 months of pension benefits (or 10 times minimum wage, whichever is higher) if pensioner.
Adjustment: Periodic benefit adjustments according to cost of living changes.

Administrative Organization

Ministry for Social Protection of the Population, general coordination.
Regional and local social protection departments, administration of program.

Sickness and Maternity

First law: 1912.
Current law: 1955, as amended 1990, 1992 and 1993.
Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Employed persons, on leave to pursue education and

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training, unemployed as result of enterprise liquidation, or registered unemployed.
Medical care: All residents.
Special provisions for victims of Chernobyl catastrophe.

Source of Funds

Insured person: Cash benefits: see pension contribution above; medical care: none, except for voluntary medical insurance policies.
Employer: Cash benefits: see pension contribution above; medical care: whole cost of optional employer-operated health care facilities.
Government: Cost of medical care and cost of universal maternity cash benefits by central and local government budgets.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings (or stipend if on leave for education or training), if less than 3 years' service; 80% if 3-8 years' service; 100% if over 8 years.
Payable until determination of permanent disability, not to exceed 4 months (per illness, 6 months per year). Benefits payable also for working parent caring for a sick family member, up to 14 days per case.
Maternity benefit: Employed women: 100% of earnings payable for 70 calendar days before and 56 days (70 days in case of complicated birth or multiple births) after confinement; women on leave for education and training: 100% of stipend; unemployed due to enterprise liquidation: 100% of earnings received at last place of work; registered unemployed for at least 10 months: 100% of minimum wage.
Monthly benefits equal to 100% of minimum wage paid for child care leave until child is 3 years old to employed women, and women on leave for education and training; 50% of minimum wage to eligible unemployed women until child is 2 years old.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers.
Preventive care, general and specialist curative care, hospitalization, laboratory services, dental care, maternity care, and transportation.
Patient ordinarily pays part of cost of appliances.
Medicines, if provided with hospitalization, are free. Also free for disabled children under age 16; children under age 1; and pensioners receiving minimum pension.
Care in sanatoria and rest homes, preference being given to workers who may pay part of cost.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits: Ukrainian Social Insurance Fund, general oversight of the program; Ministry of Social Protection, and social protection departments of local governments, administration of benefits.
Medical care: Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, maternity homes, and other facilities administered by the Health Ministry and local health departments.

Work Injury

First law: 1912.
Current laws: 1955 (short-term benefits) and 1990 (pensions).
Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: All employees.
Medical care: All residents.
Special provisions for victims of Chernobyl catastrophe.

Source of Funds

Insured person: Cash benefits: see pension contributions above; medical care: same as under general medical care.
Employer: Same as above.
Government: Same as above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings. Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions above.

Workers' Medical Benefits

Medical benefits: Same as under general medical care, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions above.

Administrative Organization

Temporary disability benefits: General supervision by Ukrainian Social Insurance Funds; enterprises and employers pay benefits to own employees.
Pensions: Same as under old-age, disability and survivor pensions above.
Medical care: Same as under general medical care above.

Unemployment

First law: 1921.
Current law: 1992.
Type of program: Social insurance system.

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Coverage

Working age citizens. Special provisions for victims of Chernobyl catastrophe.

Source of Funds

Insured person: None.
Employer: 3% of payroll.
Government: Subsidies as needed from central and local governments.

Qualifying Conditions

Unemployment benefit: Registered at employment office; ability and willingness to work, and does not have any other income exceeding the minimum wage.
Benefits may be reduced, suspended or terminated if worker is discharged for violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: Unemployment due to reorganization, enterprise liquidation: Benefits payable after 3-month waiting period (when unemployed receiving severance pay). 75% of average wage in previous job (or minimum wage, whichever is higher) for months 4-6, and 50% for next 6 months. Maximum: Average wage in the region.
Early pension benefits equal to 50% of past wage for unemployed older workers with less than 2 years before retirement age and with required covered employment for the old-age pension. Benefits payable for 15 months.
Unemployment not due to reorganization or enterprise liquidation: benefits payable monthly for a total of 12 months (18 months if within 2 years of entitlement to early pension) in next 3 years (6 months in first year, 3 months in second year, remaining months in third year). Unemployed with covered employment of at least 12 weeks in preceding 12 months: 50% of previous average wage, but not lower than 100% minimum wage, and not higher than the regional (oblast) average wage.
For unemployed persons seeking work for the first time or after not working for over a year: 75% of minimum wage.
Unemployment assistance (payable to unemployed persons who have exhausted the 12-month unemployment benefits): equal to 50% of minimum wage per month.
Dependent supplements (income-tested) : 50% of minimum wage for each dependent, payable if household per capita income lower than monthly subsistence minimum.

Administrative Organization

Ministry of Labor, general policy coordination.
Employment Service and its local offices, administration of program.

Family Allowances

First law: 1944.
Current law: 1992, as amended 1993.
Type of program: Dual social insurance and social assistance system.

Coverage

Families with children. Special provisions for victims of Chernobyl catastrophe.

Source of Funds

Insured person: See pension contribution above.
Employer: See contributions for pensions and for cash maternity benefits.
Government: Central and local budget subsidies for allowances for children of unemployed families and of non-working mothers.

Qualifying Conditions

Family allowances: Large families (3 or more children), single mothers with 1 or more children, and families with 1 or more disabled children.

Family Allowance Benefits

Family allowances: Children under age 16 (18 if student) (income-tested): 50% of minimum wage per child. Families with 3 or more children under age 16 (income-tested): monthly benefit equal to 100% of minimum wage; families with 4 or more children: 200% of minimum wage. Single mothers (including widows and widowers not receiving survivor pension or social pension) and children whose father evade child support (income-tested): 50% of minimum wage for each child under 16 (18 if student). Guardians of children under age 16 (income-tested): 200% of minimum wage. Carers for disabled children under age 16: 100% of minimum wage. Delivery grant: lump-sum equal to 4 times the minimum wage; additional 200% of minimum wage payable to mothers undergo prescribed prenatal care regime.

Administrative Organization

Ukrainian Ministry of Social Protection, and local departments of social protection, administration of program for unemployed families and non-working mothers.
Employers: payments to employees.

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Old Age, Disability, Death

First laws: 1908 (old-age pensions), 1911 (disability insurance), and 1925 (old-age and survivors' insurance).
Current law: 1992 (consolidated legislation).
Type of program: Dual social insurance and social assistance system.
Provisions and benefit amounts shown as of April 1995.
Exchange rate: U.S.$1.00 equals 0.64 pound (£).

Coverage

All residents. Coverage optional for employed persons earning less than £58 a week (the lower earnings level), self-employed persons earning less than a specified minimum annual amount, and nonemployed persons (living on unearned income).
Employer or employee may *contract out* of earnings-related pension program according to specified conditions.

Source of Funds

Insured person: Employee, 2% on 1st £58 a week plus 10% on weekly earnings between £58 and a maximum of £440 (3.85% for certain married women and widows). If earnings-related component contracted out, 2% of 1st £58 a week plus 8.2% on weekly earnings between £58 and a maximum of £440.
Self-employed, £5.75 a week plus 7.3% of earnings between £6,640 and £22,880 a year. Voluntary contribution: £5.65 a week.
Employer: 3%-10.2%, according to employee's wage bracket. If earnings-related component contracted out, 2%-10.2% according to employee's wage bracket.
Government: Full cost of income-tested allowances and other non-contributory benefits.
Maximum earnings for contribution purposes (except for employers, self-employed and nonemployed): £440 a week. Minimum, £58.
Above contributions also finance sickness, maternity, work injury, and unemployment benefits, and part of the cost of medical services.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women). 50 weeks of paid contributions before April 1975 or contributions based on earnings of at least 50 times the minimum weekly contribution level in tax years April 1975 to April 1978; thereafter, contributions based on earnings 52 times this amount. Coverage required for approximately 9/10ths of the years in working life (generally 44 years for women, 49 for men). Coverage credited for full-time education or unemployment. Pension reduced proportionately with shorter coverage. Number of years needed for full pension reduced if caring for child or elderly or disabled relative. No pension payable if proportion of full pension less than 25%. Payable abroad.
Old-person's pension: Age 80 and ineligible for pension, or entitled to pension less than £35.25 a week.
Disability pension: Invalidity benefit: Incapacity for work following entitlement to cash sickness benefit or statutory sick pay with underlying title to sickness benefit for 28 weeks. No contribution requirement; but, follows actual or underlying entitlement to sickness benefit, which is contributory. [Replaced by *incapacity benefit* (long-term) from 13 April 1995].
Incapacity benefit (long-term): (Replaced *invalidity benefit* from 13 April 1995). Paid contributions on earnings of at least 25 times the *lower earnings limit* in any one tax year (April to April), and contributions (paid or credited) on earnings of at least 50 times *lower earnings level* in both of the two tax years preceding the benefit year (January to December). Payable after 52 weeks of disability (as determined by medical test), or after 28 weeks to those who are terminally ill or in receipt of the higher rate care component of *disability living allowance.*
Supplementary benefits payable for age (if spouse or self aged 60 or older), if incapacity began before age 45. Aged under state pensionable age at start of claim. Payable outside U.K. if continuously incapable of work for at least 6 months before leaving U.K.
Severe disablement allowance (non-contributory, no means test): Age 16-64, incapable of work for at least 28 consecutive weeks, and insufficient contributions for *incapacity benefit.* If incapacity began after age 20, must also be assessed as *80% disabled.*
Disability living allowance (non-contributory, no means test): Disability starting before age 65. Usually paid after 3 months of disability. Amount determined by care and mobility needs.
Attendance Allowance (non-contributory, no means test): Disability starting age 65 or older. Usually paid after 6 months of disability (except if terminally ill). Amount determined by care needs.
Disability working allowance (non-contributory, means-tested): In paid work of 16 hours or more per week, with an illness or disability which creates a disadvantage in securing employment, have savings of £16,000 or less, and be in receipt of a qualifying benefit such as *disability living allowance*, *attendance allowance*, or other disability-related allowances.
Invalid care allowance (non-contributory, earnings-tested): Paid to person who forgoes full-time work, and cares for severely disabled person 35 hours or more and earning less than £50 (after allowable expenses) a week.
Survivor pension: Deceased met coverage requirements for old-age pension or was pensioner at death.
Widowed mother's allowance (WMA): Payable to widows with at least one dependent child under age 19, or one child.
Widow's pension (WP): Age 40 or older without dependent children, payable until age 60.
Income support (non-contributory, means-tested): Aged 60 or older, disabled, or single parent.

Old-Age Benefits

Old-age pension: Basic retirement pension: maximum, £58.85 a week.
Dependents' supplements: £35.25 a week for dependent adult; £9.85 for first child for which child benefit paid, £11.05 for each other such child.
Old persons' pension: £35.25 a week less any old-age pension.
Age addition: £0.25 a week if age 80 or over.
State earnings-related pension scheme (SERPS): maximum, 1.25% per year of coverage, based on average indexed surplus earnings (indexed earnings over the *lower earning level* of final year before pensionable age) since 1978/79, but not to exceed £92.00 per week.

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[Pensioners reaching pensionable age on or after 6 April 1999, benefits equal to:

1 0.25 of total surplus earnings from 1978/79 to 1987/88 divided by number of years from 1978/79, or year reaching age 16 if later, to year before pensionable age;

2 plus either:

A 0.20 to 0.25 of surplus earnings from 1988/89 to year before pensionable age divided by total years from 1978/79, or year reaching age 16 if later, to year before pensionable age, if reaching pensionable age after 6 April 1999 and before 6 April 2009; or

B 0.20 of surplus earnings if reaching pensionable age after 6 April 2009.]

Increment for deferred retirement: 1/7% of pension for each week of delayed retirement between age 65-70 (men) or 60-65 (women), subject to minimum deferment of 7 weeks.
Income support (non-contributory, means test): Single, £18.60-25.15 a week; couple, £28.05-35.95; according to needs.
Adjustment: Pensions adjusted annually according to price changes.

Permanent Disability Benefits

Disability pension: Invalidity benefit—Basic component, £57.60 week plus £3.80, £7.60 or £12.15 a week according to age at incapacity. Earnings-related component payable if entitlement after April 1979, based on earnings between April 1978 and March 1991.
Incapacity benefit (long-term) replaced *invalidity benefit*, effective 13 April 1995: Weekly earnings less than £58.00—Payable starting 53rd week of incapacity and subsequent weeks, or terminally ill and disabled for at least 28 weeks (following payments of *incapacity benefits* (short-term), £58.85 a week plus £35.25 a week for a dependent adult, and £9.85-11.05 for child dependent.
Severe disablement allowance (non-contributory, no means test): £35.55 a week, plus £3.90, £7.80 or £12.40, depending on age when incapacity began. £21.10 for adult dependent, and £9.85 for first child for which child benefit paid, £11.05 for each other such child.
Disability living allowance (non-contributory, no means test): Care component £46.70, £31.20 or £12.40 per week. Mobility component: £32.65 or £12.40 per week.
Attendance allowance (non-contributory, no means test): £31.20 or £46.70 a week, according to needs.
Disability working allowance (non-contributory, means-tested): £46.85 per week for single adult; £73.40, couple or lone parent.
Child allowances from £11.40 to £32.80, depending on age of child; £19.80 if disabled child.
Invalid care allowance (non-contributory, earnings-tested): £35.25 a week, plus dependent supplements, if appropriate.
Income Support (non-contributory, means-tested): Single, £19.80 per week; couple, £28.30. Severe disability: single, £35.05; couple (if both qualify), £70.10.
Adjustment: Pensions adjusted annually according to price changes.

Survivor Benefits

Survivor benefits: Widowed mother's allowance (WMA): £58.85 per week plus £9.85 for first child for which child benefit paid, £11.05 for each other such child.
Widow's pension (WP): Amount varies with age at widowhood or when widowed mother's allowance ends. Age 55 or older, £58.85 per week. Aged between 45-54, percentage of full rate paid. An earnings- related component is also paid along with WMA/WP based on husband's earnings since 1978.
Widow's payment: Lump sum payment of £1,000 if under 60, or aged 60 or older and husband not receiving retirement pension.
Guardians allowance (for people bringing up an orphan or, in very limited circumstances, a child with one surviving parent): Student rate, £11.05 a week per child; reduced to £9.85 if the child is receiving the higher rate of *child benefit*.
Income support (non-contributory, means-tested): £28.00, £36.80, or £48.00 depending age of child and circumstances. Payable to single parent (widow or widower) not eligible for any widow's benefits.
Adjustment: Benefits adjusted annually according to price changes.

Administrative Organization

Department of Social Security Benefits Agency, administration of payment of pensions and of income-tested allowances through its network of central, regional and local offices; Department of Social Security Contributions Agency, collection and recording of National Insurance Contributions.

Sickness and Maternity

First law: 1911.
Current laws: 1946 (National Health Service); 1992 (Social Security Acts); 1994 (Incapacity Benefit).
Type of program: Social insurance for cash benefits and universal system for medical care.

Coverage

Cash sickness and maternity benefits: Sickness benefit [Incapacity benefit (short-term) as of 13 April 1995]—Employed persons whose earnings are £58 a week or more and self-employed persons who satisfy contribution conditions, but not eligible for *statutory sick pay.sickness benefit/incapacity benefit* is also payable to the unemployed or non-employed if they satisfy the necessary contribution conditions.
Statutory sick pay: Paid by employer to employees with average weekly earning of £58 or more a week.
Maternity allowance: Employed persons whose earnings are £58 a week or more and self-employed persons who satisfy contribution conditions, but not eligible for "Statutory Maternity Pay."
Statutory maternity pay: Paid by employer to women with average earnings of at least £58 a week. (May otherwise qualify for maternity assistance allowance.)
Medical care: All residents.

Source of Funds

Insured person: Sickness benefit/incapacity benefit and maternity allowance, see pension contributions, above.
Employer: Sickness benefit/incapacity benefit and maternity allowance: See pension contributions, above; and partial cost of statutory sick pay and maternity pay.
Government: Statutory sickness and maternity pay, partial cost; Medical care (National Health Service), about 85% of cost.

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Qualifying Conditions

Cash sickness benefits: Sickness benefit: 26 weeks of contributions paid before April 1975 or contributions paid on earnings of at least 25 times the lower earnings limit in any one tax year, plus contributions paid or credited on earnings of at least 50 times the weekly lower earnings limit in the last 2 tax years.
Incapacity benefit (short-term) replaced *sickness benefit*, as of 13 April 1995: Contribution requirements, same as *sickness benefit*.
Employees, self-employed, unemployed aged under 65 (men) or 60 (women), not receiving *statutory sick pay* from employer for sickness lasting at least 4 consecutive days.
Statutory sick pay: At least 4 consecutive days of sickness within a period of incapacity for work, employees aged under 65.
Maternity allowance: Contributions paid in 26 weeks of the 66 week period before expected week of confinement. Not receiving *Statutory Maternity Pay* from employer.
Statutory Maternity Pay: Employed continuously for at least 26 weeks by same employer including the 15th week before expected week of confinement; average earnings £58 or more a week.
Medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: Sickness benefit: £43.45 a week for insured under pensionable age, £26.90 for dependent wife, husband or an adult who looks after child or children, payable after 3-day waiting period (excluding Sunday) for a maximum of 28 weeks. Thereafter, *invalidity benefit* above is paid.
Incapacity benefit (short-term) replaced *sickness benefit*, as of 13 April 1995: First 28 weeks, £44.40 a week, plus £27.50 a week for a dependent adult; 29th through 52nd week, £52.50 a week, plus £27.50 a week for a dependent adult and £9.85-£11.05 for child dependent(s). Payable after 3-day waiting period.
Statutory sick pay: £52.50 a week. Payable for up to 28 weeks of incapacity after 3-day waiting period.
Maternity allowance: Payable for up to 18 weeks, starting at any time from the 11th week before expected due date. £52.50 a week if employed in 15th week before due date, £45.55 a week if not or self-employed.
Statutory maternity pay: 6 weeks at 90% of average earnings, then up to 12 weeks at £52.50 a week. Payable at any time from the 11th week before expected due date.
Income support: See pension benefits above.

Workers' Medical Benefits

Medical benefits: Medical services provided by doctors and dentists under contract with and paid directly by National Health Service, and by public hospitals. Includes general practitioner care, specialist services, hospitalization, maternity care, dental care, medicines, appliances, home nursing, and family planning. Patients pay 80% of cost of any dental work up to £250. Check-ups cost £3.68. Patients pay up to £3.75 for each prescription. Those receiving income support or family credit, and their adult dependents, children under age 16 (19 if student), pregnant women, and nursing mothers are exempt from dental and prescription charges. People over state pension age and certain other small groups are exempt from prescription charges. In addition, exemption may be available to others under the National Health Service Low Income Scheme.
Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Department of Social Security, administration of contributions and cash benefits through its regional and local offices; Department of Health, administration of medical services through National Health Service. Health Service includes 14 regional health authorities and numerous local health authorities.

Work Injury

First law: 1897.
Current law: 1992.
Type of program: Social insurance system.

Coverage

Employed persons.
Exclusion: Self-employed.

Source of Funds

Insured person: See pension contributions, above.
Employer: Same.
Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as sickness benefit above for first 28 weeks. If disability continues, permanent disability benefit is paid. Income support: See pension benefits, above.

Permanent Disability Benefits

Permanent disability pension: Up to £95.30 a week if 100% disabled. Payable from 15th week after accident or onset of disease.
Constant-attendance supplement: Up to £38.20 a week (up to £76.40 in special cases).
Partial disability: From £19.06 a week for 14% disability to £85.77 for 90% disability. *Reduced earnings allowance* up to £38.12 a week if unable to do same job, resulting in loss of earnings.

Workers' Medical Benefits

Medical benefits: Provided under National Health Service.
Income support: See pension benefits, above.

Survivor Benefits

Survivor pension: See survivor benefits, above.

Administrative Organization

Department of Social Security Benefits Agency, administration of payment of pensions and of income-tested allowance through its

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network of central, regional and local offices; Department of Social Security Contributions Agency, collection and recording of National Insurance Contributions.

Unemployment

First law: 1911.
Current law: 1992.
Type of program: Compulsory insurance system.

Coverage

Employed persons whose earnings are £58 a week or more.
Exclusion: Self-employed, and married women and widows paying reduced contributions (see pension contribution above).

Source of Funds

Insured person: See pension contribution, above.
Employer: See pension contribution, above.
Government: See pension contribution, above; also, full cost of income-tested allowances.

Qualifying Conditions

Unemployment benefits: Contributions paid on earnings of at least 25 times the weekly lower earnings level in 1 of last 2 tax years; and contributions paid or credited on earnings of at least 50 times the weekly lower earnings level in both the appropriate tax years.
Registered at employment office, capable of, available for and actively seeking work.
Unemployment not due to voluntary leaving, misconduct on the job, refusal of suitable job offer, or failure to follow up job or training opportunity (disqualification up to 26 weeks), or participation in trade dispute (disqualification for duration of dispute).

Unemployment Benefits

Unemployment benefit: Flat-rate benefit of £46.45 a week, £28.65 for dependent adult. Dependent's addition subject to limits on dependent's income.
Payable after 3-day waiting period for up to 52 weeks.
Income-tested allowance: See pension benefits above.

Administrative Organization

Department of Social Security Contributions Agency, administration of contributions and records.
Department of Employment, Employment Services Agency, administration of benefits.

Family Allowances

First law: 1945.
Current law: 1992.
Type of program: Universal system.

Coverage

Residents with 1 or more children.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Child benefit—child must be under age 16 (19 if full-time student).
26 weeks of residence in last 52 weeks.

Family Allowance Benefits

Family allowances: Child benefit—£10.40 a week for the eldest qualifying child, £8.45 for each other, plus £6.30 supplement for eldest qualifying child of lone parent.

Administrative Organization

Department of Social Security, administration of allowances through the central and area offices of its Benefits Agency.

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Old Age, Disability, Death

First and current law: 1935 (with numerous amendments).
Type of program: Social insurance system.

Coverage

Gainfully occupied persons, including self-employed persons.
Exclusions: Casual agricultural and domestic employment, and limited self-employment (when annual net income below $400), and some Federal employees hired before 1984.
Voluntary coverage for employees of State and local governments, and clergy (mandatory coverage for employees of State and local governments not covered under a retirement system, effective July 1, 1991).
Applies in U.S., Puerto Rico, Northern Mariana Islands, Virgin Islands, Guam, and American Samoa, and to citizens and residents employed abroad by U.S. employers.
Special systems for railroad employees, Federal employees, and many employees of State and local governments.

Source of Funds

Insured person: 6.2% of earnings. Self-employed, 12.4%.
Employer: 6.2% of payroll.
Government: Cost of special monthly old-age benefit for persons aged 72 before 1968; whole cost of means-tested allowance.
Maximum earnings for contribution and benefit purposes: $61,200 a year.
Automatic increase adjusted to wage levels.

Qualifying Conditions

Old-age pension: Age 65 (62-64 with reduction); gradually increasing to 67 over period 2000-27. Insured: 40 quarters of coverage (QC)(less for those reaching 62 before 1991). Pension reduced $1 for each $2 of earnings above $8,040 a year for people under age 65, and reduced $1 for each $3 of earnings above $11,160 for beneficiaries age 65-69. (Earnings limits adjusted annually based on average wage increases.) Payment to aliens abroad if reciprocity exists. However, alien dependents and survivors first eligible after 1984 generally must meet a residency test.
Disability pension: Inability to engage in substantial gainful activity due to impairment expected to last at least one year or result in death. Insured: 1 QC for each year since age 21, up to year disability began; maximum, 40 QC's. Also 20 QC's in the 10-year period before disability began.
More liberal requirement for young and blind.
Survivor pension: Deceased was pensioner or had 1 QC for each year since age 21 and before the year of death; maximum, 40 QC's. Reduced requirements for orphans and non-aged widow with eligible orphan in her care: 6 QC's in 13 quarters preceding death.

Old-Age Benefits

Old-age pension: Based on covered earnings averaged over period after 1950 (or age 21, if later) up to age 62 or death, excluding 5 years with the lowest earnings. (Earnings in years outside this period may be substituted, if higher.) Available at age 62, but reduced for each month of receipt prior to age 65.
No minimum benefit for workers reaching age 62 after 1981.
Maximum $1,199 a month for workers retiring at age 65 in 1995.
Increment for each month worker delays retirement at ages 65-69.
Increment amount depends on the year the worker reached age 62, and is 5.5% per year for those age 62 in 1995-1996.
Adjustment: Automatic cost-of-living adjustment.
Dependents' allowance: 50% of worker's pension paid to wife or husband (or divorced spouse, if marriage lasted 10 years) at age 65 (reduced if 62-64) or to wife or husband at any age caring for a child under age 16 or disabled; to each child (or dependent grandchild) under age 18 or age 18-19 and attending elementary or secondary school full time (no age limit if disabled before age 22).
Maximum family pension ranges from 150% to 188% of worker's basic pension.
Maximum family benefit for worker retiring at age 65 in 1995, $2,099 a month.
Means-tested allowance payable to needy aged under separate Supplemental Security Income (SSI) program.

Permanent Disability Benefits

Disability pension: Based on covered earnings averaged over period after 1950 (or age 21, if later) up to onset of disability, excluding up to 5 years with the lowest earnings.
Adjustment: Automatic cost-of-living adjustment.
No minimum benefit for workers becoming disabled after 1981.
Maximum $1,293 a month for workers becoming disabled in 1995.
Dependents' allowance: 50% of worker's pension paid to wife or husband (or divorced spouse, if marriage lasted 10 years) at age 65 (reduced if 62-64) or to wife or husband at any age caring for a child under age 16 or disabled; to each child (or dependent grandchild) under age 18 or age 18-19 and attending elementary or secondary school full time (no age limit if disabled before age 22).
Maximum family pension ranges from 100% to 150% of worker's basic pension.
Maximum family benefit for worker becoming disabled in 1995: $1,940 a month.
Means-tested allowance payable to needy disabled and blind under SSI program.

Survivor Benefits

Survivor pension: 100% of deceased insured worker's pension at age 65 (reduced for 60-64); reduced pension if disabled at age 50-59. Payable to widow or widower or surviving divorced spouse, if marriage lasted 10 years. 75% of worker's pension for widow or widower or surviving divorced spouse at any age caring for child under age 16 or disabled.
Orphans: 75% of worker's pension for each child under age 18 or age 18-19 and attending elementary or secondary school full-time, (no age limit if disabled before age 22).
Dependent parent(s): 82.5% of workers pension at age 62, or 150% for 2 eligible parents.
Maximum total family pension: Based on worker's pension.
Maximum family benefit, assuming worker died at age 65 in 1995: $2,049 a month.
Means tested allowance: Payable under Federal-State program to needy orphans and relatives with whom they are living.

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Administrative Organization

Social Security Administration, which became an independent agency within the Executive Branch on March 30, 1995, administration of program through regional program centers, district offices, and branch offices.
Treasury Department, collection of Social Security taxes through its Internal Revenue Service, payment of benefits, and management of funds.

Sickness and Maternity

First and current laws:
Medical benefits: 1965 (health insurance for aged), 1972 (health insurance for disabled).
Cash benefits: Five State laws—Rhode Island (1942), California (1946), New Jersey (1948), New York (1949), and Hawaii (1969)-and Puerto Rico (1968).
Type of program: Social insurance systems.

Coverage

Medical benefits: Hospitalization, persons eligible for a pension age 65 and over, certain others who qualify at age 65, disability pensioners on roll for more than 2 years, and persons with chronic kidney disease. Other medical services available to these groups through voluntary insurance.
Cash benefits: Employees in industry and commerce in 6 jurisdictions. Most agricultural workers, except in New York. Self-employed in California may elect.
Contracting-out allowed, except in Rhode Island. (No programs in other 45 States.)
Special national systems for railroad employees (cash benefits) and Federal-State system for medically indigent (medical benefits).

Source of Funds

Insured person: Hospitalization, 1.45% (self-employed 2.9%), paid by all workers who are covered for old-age, disability, and death, plus some Federal employees. Other medical services, pensioners $46.10 a month.
Cash benefits, up to 1.2% of taxable earnings according to State.
Employer: Hospitalization, 1.45% of payroll.
Other medical services, none. Cash benefits, variable contributions in Hawaii, New Jersey, New York (0.5% of payroll in Puerto Rico).
Government: Cost of hospitalization benefits for certain noninsured aged persons. Balance of cost of voluntary insurance for other medical services.
Maximum earnings for contribution purposes: No maximum (hospitalization) and $6,900-$38,000 a year (cash benefits).

Qualifying Conditions

Cash benefits: Minimum insured wages in last year ($300-$6,900), specific weeks of employment in last year (4-20), or combination of conditions.
Medical benefits: Hospitalization: Pensioner 65 or over, disabled and entitled to disability benefits, at least 2 years, or suffering from chronic kidney disease.
Other medical services: Meet requirement for hospital benefits, election of coverage and payment of required premiums.

Sickness and Maternity Benefits

Sickness benefit: 75% of earnings (Rhode Island), 66 2/3% (Hawaii), 53% (New Jersey). Variable proportion of quarterly or annual earnings (California, New York and Puerto Rico).
Supplement of $5 a week per child up to 4 children payable in Rhode Island only.
Maximum benefit, $113 to $394 a week.
Payable after 7-day waiting period (waived in California and Puerto Rico from date of hospitalization) for up to 52 weeks.
Maternity benefit: Same as cash sickness benefits.

Workers' Medical Benefits

Medical benefits: Services furnished by providers paid for directly by carriers, or refunds to patients by carriers of part of medical expenses.
Hospitalization: Inpatient care provided for stays up to 90 days; beneficiary responsible for first-day deductible of $716 (amount adjusted each year) and, for 60th to 90th day, 1/4 of first-day deductible amount per day. For stays longer than 90 days, coverage available for up to 60 lifetime reserve days with beneficiary responsible for 1/2 first-day deductible amount per day.
Posthospital skilled nursing facility care for additional 100 days (patient pays $89.50 for the 21st to 100th day); laboratory and X-ray services for inpatients; and posthospital home health services.
Other medical services: Payment for 80% of reasonable charges above $100 a year for doctor's services, outpatient diagnostic and physical therapy, laboratory services, appliances, and transportation. 100% of reasonable charges for home health services (after $100 deductible paid).
(Medical services provided to medically indigent persons of any age under Federal-State assistance programs.)

Dependents' Medical Benefits

Medical benefits for dependents: (Available if age 65 and satisfies other qualifying requirements or has chronic kidney disease).
Hospitalization: Same as for insured worker.
Other medical services: Same as for workers.

Administrative Organization

Medical benefits: Department of Health and Human Services, general supervision.
Health Care Financing Administration, national administration of program in cooperation with Public Health Service, Social Security Administration, and State health departments.
Private carriers and public agencies, serving under contract as intermediary administrative agents, determine and make payments to providers of services or to patients.
Includes nonprofit Blue Cross and Blue Shield plans, commercial insurance companies, and group-practice prepayment plans.
Cash benefits: State employment security agencies except in New York (Workers' Compensation Board) and Hawaii (Labor Department).

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Work Injury

First laws: 1908 (Federal employees) and 1911 (10 State laws).
Current laws: All States, Puerto Rico, and District of Columbia; Federal employees, longshoremen, and harbor workers; special Federal program for miners (pneumoconiosis). 4/5 of laws enacted before 1920.
Type of program: Compulsory (elective in 3 States) insurance through public or private carrier (according to State) or self-insurance.

Coverage

Employees in industry and commerce generally, and most public employees. Exclusions: Agricultural employees (20% of States); domestic servants (1/2 of States); casual employees (3/5 of States); employees of firms with fewer than 3-5 employees (1/6 of States). Coverage compulsory in all but 3 States, where it is elective.

Source of Funds

Insured person: Nominal contributions in a few States.
Employer: Whole cost in most States and most of cost in others, through either insurance premiums varying with risk or self-insurance. Average cost in 1994, about 2.3% of payroll. Cost of pneumoconiosis benefits for persons coming on rolls after 1973.
Government: None, except for own employees. Whole cost of pneumoconiosis benefits for persons coming on rolls before 1974.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings, in most States. About 1/5 of States also provide supplements for dependents.
Maximum benefit: $270-$714 a week, according to State; about 4/5 of States have benefits that increase automatically with State wages.
Payable after 2- or 7-day waiting period.
Benefits paid retroactively if injury lasts a specified period, ranging from 3 days to 6 weeks.

Permanent Disability Benefits

Permanent disability pension: 66-2/3% of earnings in most States, if totally disabled. Pneumoconiosis: $427.40 monthly, plus up to 100% supplement for 3 or more dependents.
Constant-attendance and dependents' supplements provided in some States.
Maximum pension: $270-$817 a week, according to State and excluding dependents benefits. $65 in Puerto Rico, $1,273.94 for Federal civilian employees.
Payable for life or throughout disability in 4/5 of States, but only for 104-500 weeks or up to $100,000-$214,000 in rest.
Partial disability: Proportionate to wage loss, or full rate for fewer weeks in case of scheduled injuries.

Workers' Medical Benefits

Medical benefits: Medical care provided as long as required in all States.

Survivor Benefits

Survivor pension: 35%-70% of earnings of insured for widow; 60%-80% for widow plus children.
Pneumoconiosis: Widow, $427.40 monthly with supplement for children. Family maximum, $854.80. Maximum weekly pension: $175-$1,155 for widow only; 8 States pay higher for widow with children. Limited to $65,000-$250,000 or 231-700 weeks under 1/4 of the laws.
Other eligible survivors (some work-injury laws and pneumoconiosis): Dependent parents, brothers, and sisters.
Funeral grant: Lump sum of $700-$6,000, according to State (1/2 of States pay $3,000 or more).

Administrative Organization

Administration of program by State workers' compensation agencies, in about 1/2 of States, State Departments of Labor in about 3/8 of States, and courts in 3 States.
Pneumoconiosis: Federal Government before 1974; State participation authorized after 1973.
Governmental workers' compensation funds exist in about 1/3 of States.
Employers must insure with State fund in 6 States; may insure with State fund or private carrier in 14 States; and may insure with private carrier in remainder. Self-insurance also permitted under all but 3 State laws.

Unemployment

Federal law: 1935 (requires tax on employers, with offset for contributions paid to approved State programs; grants to States for administration; and minimum administrative standards).
State laws: All States, Puerto Rico, Virgin Islands, and District of Columbia have separate laws creating own programs; State laws first enacted between 1932 and 1937.
Type of program: Compulsory insurance systems.

Coverage

Federal law: Employees of firms in industry and commerce. Employees of nonprofit organizations with 4 or more employees during 20 weeks in a year. Almost all State and local government workers, domestics, and 2/5 of farmworkers are covered.
State programs: Employees covered by Federal law.
Exclusions: Some agricultural employees, employees of religious organizations, casual employees, family labor, and self-employed. Special Federal programs for railroad employees, Federal employees, and ex-servicemen.

Source of Funds

Insured person: None (except in Alaska, New Jersey, and Pennsylvania).
Employer: Federal tax, 0.8% of taxable payroll (6.2% basic rate less basic rate up to 5.4% State contributions; includes temporary basic rate of 0.2%). State programs: Basic rate, in most states 5.4%; actual rates varying from 0-10% according to individual employer's experience; average rate, about 2.6% in 1994.

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Government: Federal Government pays for administration of State programs from above Federal tax (balance used for loans to States or to finance extended benefit program).
Maximum earnings for contribution and benefit purposes: $7,000 a year under Federal tax and 13 State programs; higher in other 42 jurisdictions.

Qualifying Conditions

Unemployment benefits: About 3/4 of States require minimum earnings in preceding base year equal to specified multiple of weekly benefit or high-quarter wages, or to specified total amount. 8 States require a specified number of weeks of employment (e.g., 15-20 weeks).
Registered at employment service, capable of and available for work.
Unemployment not due to voluntary leaving, misconduct, labor dispute, or refusal of suitable offer (length of disqualification varies among States).

Unemployment Benefits

Unemployment benefit: About 50% of earnings, according to diverse State formulas. Minimum basic weekly benefit: $5-$73 (60% of States, $30 or more). Maximum, $133-$347, excluding allowances for dependents. Maximum (in Massachussets) including dependents allowances, $504 per week. (2/3 of States, $225 or more), according to State.
Dependents' supplements: About 1/4 of States provide $1-$95 a week per child and sometimes for other dependents.
Payable after 1-week waiting period in most States for up to 26 weeks according to State. Federal law provides up to 13 additional weeks in States with high unemployment.
(Assistance available in some States to workers ineligible because of insufficient covered employment and to needy unemployed exhausting benefit rights under Federal-State assistance programs.)

Administrative Organization

Department of Labor, administration of program nationally through its Employment Training Administration, Unemployment Insurance Service.
State employment security agencies, administration of individual State programs through their local employment offices. More than half of agencies are within a department of the State government; the remainder are independent boards or commissions.

Family Allowances

Federal-State system of aid (cash payments and social services) to indigent families with dependent children (AFDC).
Also liberalized Federal tax credits for low income families with eligible children.

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Old Age, Disability, Death

First laws: 1928 (industry and commerce); 1934 (employers); 1941 (self-employed); 1942 (domestic service); 1943 (rural workers); and 1954 (liberal professions). (Earlier laws applied to selected groups.)
Current laws: 1979 and 1987.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 5.43 new pesos.

Coverage

Employees and self-employed persons.
Separate systems for bank employees, notaries, university graduates, members of the armed forces, and police.

Source of Funds

Insured person: 13% of earnings in industry and commerce; rural workers, 10-13% of earnings; public employees, 13%.
Employer: 14.5% of payroll in industry and commerce; rural workers, contribution based on level of production; public employees, 15%-20%.
Government: Allocations from proceeds of various taxes help finance deficits.
Above contributions also finance sickness and maternity benefits, unemployment, and family allowances.
Minimum earnings for benefit purposes: 525 new pesos a month (as of April 1995).

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) and 30 years of coverage. Additional years of service credited for hazardous occupations and teaching. Reduced pension, age 70 (men) or 65 (women) and 10 years of service (residency requirement for foreigners). Early pension available for elected officials and judges (age and length of service must equal 80 with 3 years in elected or judicial post) and teachers (25 years of service or age 50 and 20 years of service). Retirement from previous sector of covered employment necessary. Can be paid abroad indefinitely.
Disability pension: Inability to work in any employment and not in receipt of any other benefit. If disability permanent, 10 years of coverage needed if unemployed at time of onset. If not permanent, payable for 5 years if unable to continue previous employment.
Survivor pension: Deceased was pensioner in covered employment within 1 year of death, or received unemployment benefits at death or died within 1 year of termination of benefits. Only payable abroad temporarily unless reciprocal agreement.
Means-tested allowance: Payable to needy aged 65 and over or totally disabled for all work; 15 years residency and not in receipt of any other benefit.

Old-Age Benefits

Old-age pension: 60% (men) or 65% (women) of average earnings in last 3 years. Percentage increased by 5 percentage points for every 5 years' work over 30 years, up to 80% of earnings.
Minimum pension: 100% of minimum wage at date of retirement.
Maximum, 7 to 15 times minimum wage depending on type of work.
Reduced and early pensions: 50% of average earnings in last 3 years, plus 1% of earnings for each year of service, up to 80% of earnings. (Teachers, 50% of average earnings in last 4 years, plus 2% of earnings for each year of service beyond 20 years, up to 70% of earnings.)
Adjustment: Automatic annual adjustment of pensions for wage changes.

Permanent Disability Benefits

Disability pension: 70% of average earnings in last 3 years or actual amount of time worked if less than 3 years. Minimum, 100% of minimum wage at date of retirement. Maximum, 7 times minimum wage.
Adjustment: Automatic annual adjustment of pensions for wage changes.

Survivor Benefits

Survivor pension: Up to 75% of average earnings of insured in last 3 years or 75% of insured's old-age pension, payable to widow, unmarried children under age 21, divorced wife receiving alimony, dependent disabled widower, or unmarried daughter age 45 who cared for parents. Reduced if other beneficiaries. Other eligible beneficiaries include disabled parents, adopted children, and children from previous marriage. Orphans: Full orphans, 66% of average earnings of insured in last 4 years.
Adjustment: Automatic annual adjustment of pensions for wage changes.
Funeral grant: Cost of funeral up to 4 times minimum wage.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
Social Security Bank, administration of program through benefit councils.

Sickness and Maternity

First laws: 1958 (maternity benefits) and 1960 (sickness benefits for construction workers).
Current laws: 1975 (sickness) and 1980 (maternity).
Type of program: Social insurance system.

Coverage

Sickness benefits: All employed persons, and self-employed persons in the private sector; and unemployed persons.
Maternity benefits: Employed and self-employed persons and persons in receipt of unemployment benefits. (Applies to nonworking wife of employed. For employed women, see Family Allowances, below.)

Source of Funds

Insured person: 3% of earnings.
Employer: 5% of payroll; plus an additional amount for affiliation with a particular institution that provides the medical services.
Government: See pension contributions, above.
For maternity, see pension contributions, above.

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Qualifying Conditions

Cash sickness benefits: 3 months of contribution, or 75 days of contribution in last 12 months.
Cash maternity benefits: Woman or husband in covered work or receiving unemployment benefits.

Sickness and Maternity Benefits

Sickness benefit: 70% of earnings. Maximum: 3 times minimum wage. Payable from 4th day for up to 1 year (may be extended for 1 additional year).
Maternity benefit (payable under family allowance program): 100% of earnings.
Payable for up to 6 weeks before and 6 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Comprehensive medical services available through special mutual systems. Maternity care provided for working women under family allowance program.

Dependents' Medical Benefits

Medical benefits for dependents: Maternity care for wife of insured and pediatric care for children up to 6 years of age provided under family allowance program (can be extended to 14 years of age).

Administrative Organization

Ministry of Labor and Social Security, general supervision.
Social Security Bank, administration of program through benefit councils.

Work Injury

First law: 1914.
Current law: 1989.
Type of program: Compulsory insurance with public carrier.

Coverage

Employed persons in private and public sectors.

Source of Funds

Insured person: None.
Employer: Whole cost, through contributions varying with risk (about 5%).
For agricultural workers, assessments made according to land area employer has under cultivation.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings, payable after 4 day waiting period (but paid retroactively from day following accident).

Permanent Disability Benefits

Permanent disability pension: Payable according to degree of incapacity between 10-100%.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, and appliances.

Survivor Benefits

Survivor pension: 50% of earnings of insured. Payable to spouse or common-law wife.
Orphans: 20%-100% of earnings for dependent orphans under age 18 (no age limit if disabled).

Administrative Organization

Social Security Bank, administration of program.

Unemployment

First laws: 1944 (meatpacking industry) and 1945 (wool and hide industry).
Current law: 1981.
Type of program: Social insurance system.

Coverage

Employees in industry and commerce.
Exclusions: Bank employees, agricultural workers and domestics.

Source of Funds

Insured person: See pension contributions, above.
Employer: Same.
Government: No specified amount.

Qualifying Conditions

Unemployment benefits: During 12 months prior to unemployment, worker must have 6 months (salaried employees) or 150 days (wage earners) of work or 6 times minimum wage (for those paid at irregular intervals).
12 months must elapse between benefit periods.
Unemployment not due to voluntary leaving, direct participation in strike, or dismissal for disciplinary reasons. Not in receipt of other specified income .

Unemployment Benefits

Unemployment benefit: 50% of average earnings.
Spouse's supplement: 20% of benefit; also payable to children under age 21 and to dependent parents.
Payable up to 120 days.
Minimum, 50% of national minimum wage; maximum, 8 times national minimum wage.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
Social Security Bank, administration of program through benefit councils.

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Family Allowances

First law: 1943.
Current law: 1980.
Type of program: Social insurance system.

Coverage

Employed persons, domestic workers, social insurance beneficiaries, persons in receipt of unemployment benefits, and pensioners.
Special system for public employees.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: No specified amount.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if student, no limit if disabled).
Maternity allowance: Woman is employed.

Family Allowance Benefits

Family allowances: Not less than 8% of the monthly minimum wage. Disabled persons receive double benefit.
Maternity allowance: Medical assistance during pregnancy and childbirth payable during 6 weeks before and 6 weeks after confinement and medical care for children up to age 6. Treatment of congenital deformities.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
Social Security Bank, administration of program through benefit councils.

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Old Age, Disability, Death

First law: 1956.
Current law: 1994.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 23 som.
Local authorities and employers may provide supplementary benefits out of their own budgets.

Coverage

All employed persons residing in Georgia.

Source of Funds

Insured person: 1% of earnings (including bonuses).
Employer: 32.5% of payroll (including wages and bonuses for part-time and temporary employees).
Government: Subsidies as needed. Full cost of *special pensions*.
Above contributions also finance benefits for cash sickness, maternity, work-injury, and for family allowances.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men) or age 55 and 20 years of work (women); requirements reduced for hazardous or arduous work, for work in ecologically disastrous area, for unemployed older workers, teachers with at least 25 years of service, and others. Retirement necessary.
Disability pension: Total disability (incapacity for any work): Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance.
Partial disability (incapacity for usual work): Group III disability.
Insured has a minimum of 1 to 15 years of covered employment, depending on age of onset of disability.
Survivor pension: Insured has 1 to 15 years of work (depending on age of insured at death), payable to surviving children whether or not dependents of the insured; and to nonworking dependents (including spouse; either parent, if disabled and not yet of pensionable age; grandparents, if no other support available.

Old-Age Benefits

Old-age pension: First tier—55% of average earnings (average wage over any 5 year period). Maximum: for high-wage workers with full service, 5.25 times minimum wage (minimum wage equals 200 soms as of September 1994); minimum, 50% of minimum wage (if incomplete service) to 100% minimum wage (if full service).
Second tier—1% of average earnings for every year of service, or special pensions awarded to war veterans and others. Payable monthly.
Adjustment: Periodic benefit adjustments according to cost of living changes.

Permanent Disability Benefits

Disability pension: Group I disability pension, 55% of earnings (100% of first-tier old-age pension if 25 years of covered employed for men or 20 years for women) plus supplement for constant attendance; Group II disability, 55% of earnings (or 100% of first-tier old-age pension if 25 years of covered employment for men or 20 years for women); Group III disability, 30% of earnings.
Minimum: Group I and II disability, 100% of minimum first-tier old-age pension; Group III disability, 50% of minimum first-tier old-age pension.
Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage.
Social pension for Group I disability if disability began in childhood, and disabled children under age 16: 100% of minimum first-tier old-age pension per month. Group II disability for adults, 50% of minimum first-tier old-age pension per month. Group III disability, 30% of minimum first-tier old-age pension per month.
Adjustment: Periodic benefit adjustment according to cost of living changes.

Survivor Benefits

Survivor pension: Payable monthly at 30% of earnings for each dependent survivor. Minimum pension, 100% of minimum wage (200% if loss of both parents, or death of single mother).
Social pension for each orphan under age 16 (older if disabled since childhood), 50% of minimum pension.
Adjustment: Periodic benefit adjustment according to cost of living changes.

Administrative Organization

Republic Ministry of Social Protection; general coordination and supervision.
Regional departments of social protection; administration of program.

Sickness and Maternity

First and current law: 1955, as amended in 1984, 1990 and 1992.
Type of program: Dual social insurance (sickness and maternity benefits) and universal (medical care) systems.

Coverage

Cash benefits for sickness and maternity: Persons in covered employment; on leave from employment while pursuing secondary, technical or advanced education; and registered unemployed.
Medical benefits: All residents.

Source of Funds

Insured person: See pension contributions, above.
Employer: Same.
Government: **Cash benefits**: see pension contributions above; **Medical care**: whole cost.

Qualifying Conditions

Cash and medical benefits: Sickness benefits according to length of service. No minimum qualifying period for medical care and maternity benefits.

Sickness and Maternity Benefits

Sickness benefit: 60% of last month's wage, if less than 5 years'

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uninterrupted work; 80% if 5-8 years; 100%, if over 8 years (or if 3 or more children).
Maternity benefit: 100% of wages. Benefits payable monthly for 70 days before and 56 calendar days after confinement (latter may be extended to 70 calendar days in case of difficult birth or multiple births). 3 years' unpaid leave to working mothers. Paid (20% of minimum wage per month) leave for mothers caring for children under age 2.

Workers' Medical Benefits

Medical benefits: Medical services provided directly by government health providers, including general and specialist care, hospitalization, prostheses, medication, and other medical care services.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits for sickness and maternity: Ministry of Social Protection; general supervision. Provided directly by the enterprises, as well as by local departments of social protection.
Medical care: Ministry of Public Health and health departments of local governments, general supervision and coordination; provision of medical services through government clinics, hospitals, maternity homes, and other facilities administered by the Health Ministry and local health departments.

Work Injury

First and current laws: 1955 (short-term benefits) and 1991 (pensions).
Local authorities and employers can provide supplementary pension benefits out of their own budgets.
Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Employed persons.
Medical care: All residents.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same; cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings. Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions above.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers, including general and specialist care, hospitalization, laboratory services, transportation, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions above.

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits to own employees.
Pensions: Same as under old-age, disability and survivor pensions above.
Medical care: Republic Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, and other facilities administered by the Health Ministry and local health departments.

Unemployment

First and current law: 1991 (effective July 1991)
Type of program: Social insurance system.

Coverage

Working-age citizens.

Source of Funds

Employee: None.
Employer: 3% of payroll.
Government: Subsidies as needed from central and local governments.

Qualifying Conditions

Unemployment benefit: Registered at employment office; ability and willingness to work; and receiving no income from employment.
Benefits may be reduced, suspended or terminated if worker is discharged for violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit:Payable monthly at 50% of previous average earnings for 26 weeks to unemployed with at least 12 weeks of work in last 12 months.
Maximum benefit: average earnings not to exceed the Republic average wage; minimum: 100% of minimum wage (200 somes as of September 1994).
Re-entrants with skills and have less than 12-week employment in last 12 months, but have at least one-year employment over all: 100% of minimum wage for the first 13 weeks, and 75% of minimum wage for following 13 weeks; re-entrants without skills: 75% of minimum wage for 13 weeks (50% if no dependents).

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First-time job seekers: 75% of minimum wage for 13 weeks (50% if no dependents).
Dependent supplement: 10% of unemployment benefit payable monthly to each dependent under age 16.
Early retirement pension for unemployed within 2 years of reaching pensionable age: Same as old-age pension, above.

Administrative Organization

Employment Service and local counterparts, administration of program.

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Note: Information is not readily available for "Family Allowances."

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Old-Age, Disability, Death

First and current law: 1986 (implemented August 1, 1987).
Type of program: Provident fund system (lump-sum benefits only).
Exchange rate: U.S.$1.00 equals 113 vatu (as of 1993).

Coverage

Employees over age 14 in regular employment, with the following exceptions:

1. Persons covered under employer-provided retirement programs if approved by the Board of the Provident Fund; and
2. Employees earning less than 3,000 vatu a month. Also exempt are temporary workers in agriculture and forestry.

Ministers and members of religious organizations may pay into the program on a voluntary basis.

Source of Funds

Insured person: 3% of earnings.
Employer: 3% of payroll.
Government: None.

Qualifying Conditions

Old-age benefit: Age 55; or permanent departure from the country.
Disability benefit: Permanently incapable of employment of any kind due to physical or mental impairment.
Survivor benefit: Death of insured worker prior to retirement.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus at least 4% compound interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus at least 4% compound interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus at least 4% compound interest. Also, special death benefit in addition to above.

Administrative Organization

Ministry of Finance, general supervision.
Ministry of Finance and the Reserve Bank of Vanuatu, investment guidelines.
Provident Fund Board, administration of program.

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Old Age, Disability, Death

First law: 1940.
Current law: 1989
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 170 Bolivars.
(1990 labor code established supplementary pension funds financed by employer only.)

Coverage

Employees in private and public employment.
(Members of production and service cooperatives, domestic workers, and taxi drivers covered by special regulations.)
Exclusions: Temporary and casual workers, self-employed, and homeworkers.
Special systems for members of armed forces and public employees.
Coverage for private employees being extended gradually to additional regions.

Source of Funds

Insured person: 4% of earnings.
Employer: 9%, 10%, or 11% of payroll depending on level of risk under sickness and medical insurance.
Government: At least 1.5% of total taxable earnings, covering cost of administration (in addition to employer contribution for public employees).
Maximum earnings for contribution and benefit purposes: 75,000 bolivars a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women); lower ages for unhealthy and arduous occupations. 750 weeks of contribution (reduced to minimum of 250 weeks for older workers in newly covered regions).
Retirement unnecessary. Payable abroad.
Disability pension: Permanent or prolonged loss of over 2/3 of working capacity. 250 weeks of contribution (reduced by 20 contributions for each year under age 35), including 100 weeks in last 3 years.
No qualifying period if disability caused by accident while covered.
Survivor pension: Deceased met pension requirements or was pensioner at death.
No qualifying period if death due to accident while covered.

Old-Age Benefits

Old-age pension: 9,000 bolivars a month, plus 30% of average earnings during last 5 or the average of the highest five years in the last 10 years (whichever is higher).
Increment of 1% of earnings for each 50 weeks of contribution beyond 750 weeks.
Minimum pension: 40% of earnings.
Increment for deferral of pension: 5% of pension per year deferred after pensionable age.
Old-age settlement: 10% of total covered earnings if ineligible for pension but at least 100 weeks of contribution during last 4 years.
Occasional adjustments of benefits for changes in prices and wages.

Permanent Disability Benefits

Disability pension: 9,000 bolivars a month, plus 30% of average earnings, payable after 6 months of disability. Increment of 1% of earnings for each 50 weeks of contribution beyond 750 weeks.
Minimum pension: 40% of earnings.
Constant-attendance supplement: Up to 50% of pension.
Partial disability: Percent of full pension proportionate to degree of disability, if disability results from nonoccupational accident.
Disability settlement: 10% of total covered earnings if ineligible for pension but at least 100 weeks of contribution during last 4 years.
Adjustment: Occasional adjustments of benefits for changes in prices and wages.

Survivor Benefits

Survivor pension: 40% of pension paid or accrued to insured, payable to widow age 45 or caring for child. Other widows receive lump sum of 2 years' widow's pension. Also payable to dependent aged or disabled widower.
Orphans: 20% of pension of insured for each orphan under age 18 (18 if student, no limit if disabled). Full orphan: First receives 40% of pension; others, 20%.
Maximum survivor benefits: 100% of pension of insured.
Survivor settlement: Amount equal to 10% of total covered earnings of deceased. Payable to above survivors, if qualifying period for pension not met but at least 100 weeks of contribution during last 4 years; or to brothers, sisters, and parents, in absence of any of above survivors.
Funeral grant: Not more than five times the deceased's monthly salary.
Adjustment: Occasional adjustments of benefits for changes in prices and wages.

Administrative Organization

Ministry of Labor, general supervision.
Venezuelan Social Insurance Institute, administration of program; managed by tripartite board and director-general.

Sickness and Maternity

First law: 1940.
Current law: 1989.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

All employees in private and public employment. (Members of production and service cooperatives, domestic workers, and taxi drivers covered by special regulations.) Pensioners also covered for medical benefits.
Exclusions: Temporary and casual workers, self-employed, homeworkers and housewives.
Special systems for public employees and teachers.
Coverage being extended gradually to additional regions.

Source of Funds

Insured person: 4% of earnings.

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Employer: 4.25-6.25% of payroll.
Government: See pension contribution, above.
Above contributions also finance work-injury benefits.

Qualifying Conditions

Cash and medical benefits: Current coverage.

Sickness and Maternity Benefits

Sickness benefit: 66-2/3% of earnings. (Reduced by 50% when patient is hospitalized.)
Payable after 3-day waiting period for up to 52 weeks (may be extended under certain conditions).
Maternity benefit: 66-2/3% of earnings, payable for up to 6 weeks before and 12 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Free medical services ordinarily provided directly to patients by medical facilities of Social Security Institute, up to maximum of 52 weeks; may be extended for another 52 weeks for convalescent care.
Includes general and specialist care, hospitalization, laboratory services, medicines, dental care, maternity care, appliances, and transportation.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.
Maximum duration of medical benefits for dependents of pensioners: 26 weeks.
Survivors of pensioners are entitled to medical service benefits up to 52 weeks.

Administrative Organization

Ministry of Labor, general supervision.
Venezuelan Social Insurance Institute, administration of program.
Institute operates own clinics and hospitals and has other facilities under contract.

Work Injury

First law: 1923.
Current law: 1984. (1947 labor law provisions regarding employer liability still apply in regions not yet under social insurance.)
Type of program: Social insurance system.

Coverage

All employees in private and public employment.
Members of production and service cooperatives, domestic workers, and taxi drivers covered by special regulations.
Exclusions: Temporary and casual workers, self-employed, homeworkers and housewives.
Coverage for cash benefits for public employees nationwide; coverage for private employees being extended gradually to additional regions.

Source of Funds

Insured person: See sickness and maternity contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings.
Payable after 3-day waiting period for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 66-2/3% of earnings, if totally disabled.
Constant-attendance supplement: Up to 50% of pension.
Partial disability: Percent of full pension proportionate to degree of disability, if 25% to 66% disabled; lump sum of 3 years' pension for 6% to 24% disability.

Workers' Medical Benefits

Medical benefits: Free general and specialist care, hospitalization, medicines, laboratory services, appliances, and rehabilitation services.

Survivor Benefits

Survivor pension: 40% of total disability pension of insured, payable to widow age 45 or caring for child.
Other widows receive lump sum of 2 years' widow's pension.
Also payable to dependent aged or disabled widower.
Orphans: 20% of pension of insured for each orphan under age 14 (18 if student, no limit if disabled). Full orphan: First receives 40% of pension; others, 20%.
Survivor settlement: Amount equal to 10% of total covered earnings of deceased. Payable to above survivors, if qualifying period for pension not met but at least 100 weeks of contribution during last 4 years; or to brothers, sisters, and parents, in absence of any of above survivors.
Funeral grant: 5,000 bolivars.

Administrative Organization

Ministry of Labor, general supervision.
Venezuelan Social Insurance Institute, administration of contributions and benefits.
Institute provides medical benefits through its own clinics and hospitals.

Unemployment

Current law: 1989.
Type of program: Compulsory insurance system.
(Labor laws provide for separation pay by employer for dismissal without due notice, for unjustified dismissal, or retirement for justified cause.)

Coverage

Employees in private and public employment. Exclusions: Temporary and casual workers, homeworkers and domestics.

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Source of Funds

Insured: 0.70% of earnings.
Employer:1.50% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 75,000 bolivars a month.
Above contributions also help finance health insurance for unemployed.

Qualifying Conditions

Unemployment benefit: Contributions for 52 weeks during 24 months preceding date of termination of employment. Available for training or suitable employment.

Unemployment Benefits

Unemployment benefit: 60% of average weekly salary. Maximum monthly payment is 7,500 bolivars. Paid for up to 13 weeks after waiting period of 1 month after loss of employment; can be extended to 26 weeks. Unemployed persons are entitled to training and guidance services.

Workers' Medical Benefits

Medical benefits for insured workers: Unemployed and family members are covered for health insurance for 26 weeks.

Administrative Organization

Ministry of Labor, general supervision.
Employment services.
Venezuelan Social Insurance Institute.

Family Allowances

(Marriage grant provided under old-age, disability and survivors program: Lump sum 7,000 bolivars. Requires 100 weekly contributions paid in last 3 years before marriage.)

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Old Age, Disability, Death

First law: 1961.
Current law: 1992 (Provisional, effective April 1993)
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 10,990 Dong.

Coverage

Partially implemented pilot schemes in 5 selected provinces: compulsory coverage for employees of enterprises with more than 10 workers, of foreign-invested enterprises and foreign organizations, and employees in non-manufacturing or non-profit sectors, and in special economic zones; voluntary coverage for foreign nationals not in compulsorily covered employment. Special programs cover employees in government services and armed forces.

Source of Funds

Insured person: 5% of wages.
Employer: 10% of payroll.
Government: Any deficit. Whole cost of benefit expenditures for employees in covered employment until implementation of program by employer.
Above contributions also finance work-related disability and survivor pensions.
Contribution rates for the voluntarily covered to be determined.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) with 20 years of covered employment. Age 55 (men) or 50 (women) with 20 years of employment in hazardous or arduous work; with 10 years of work in South Vietnam, in Laos and Kampuchea before May 1975; or whose employment started since the resistance war against the French colonial government. Covered employment in the State sector includes employment up to enactment of current regulations.
Old-age grant: Age 60 (men) or 55 (women) with less than 20 years of contribution.
Disability grant: Permanent total or partial disability, at any age with 61% or more incapacity, and in covered employment.
Survivor benefit: Deceased had more than 15 years in covered employment, or was a pensioner. Payable to dependent survivors (including spouse, children under age 16, parents over working age).
Survivor grant: Deceased had less than 15 years of covered employment, or no eligible dependent survivors.

Old-Age Benefits

Old-age pension: Maximum:75% of average wage in last 10 years before retirement; minimum: equal to minimum wage in state employment.
Old-age grant: Lump sum amount to be stipulated.

Permanent Disability Benefits

Disability grant: Lump sum to be stipulated.

Survivor Benefits

Survivor benefit: Benefit formula to be stipulated.
Survivor grant: Lump sum not to exceed 12 months' wage of recipient.
Funeral grant: Lump sum equal to 7 months' minimum wage in state employment.

Administrative Organization

Ministry of Labor, Invalids and Social Affairs; Vietnam Confederation of Labour; and Ministry of Finance until establishment of Vietnam Social Security Organization.

Sickness and Maternity

First law: 1961.
Current law: 1992 (Provisional, effective April 1993).
Type of program: Social insurance system.

Coverage

Partially implemented pilot schemes in 5 selected provinces: compulsory coverage for employees of enterprises with more than 10 workers, of foreign-invested enterprises and foreign organizations, and employees, non-manufacturing or non-profit sectors, and in special economic zones; voluntary coverage for foreign nationals not in compulsorily covered employment. Special programs cover employees in government services and armed forces.

Source of Funds

Insured person: None.
Employer: 5% of payroll.
Government: Any deficits. Whole cost of benefit expenditures for employees in covered employment until implementation of program by employer.
Above contributions also finances work injury cash benefits for temporary disability.

Qualifying Conditions

Cash sickness benefits: Incapacity due to general, not work-related causes (no minimum qualifying period specified).
Cash maternity benefits: No minimum qualifying period specified.
Medical benefits: Nonoccupational accident or sickness (excluding various infectious diseases and maternity), 45 days of contribution.

Sickness and Maternity Benefits

Sickness benefit (for nonoccupational accident or illness only): 75% of wages. Payable up to 30 days in a calendar year if less than 15 years in covered employment, 45 days if more than 15 years (or, 40 days and 60 days, respectively, if in hazardous and arduous work). Payable up to 180 days in a calendar year if prolonged hospitalization due to specified illnesses. Sickness benefits payable to female employees caring for first or second sick child: 75% of wages, up to 15 days for child under age 3; 12 days for child aged 3-6. Also payable to fathers under special circumstances.
Maternity benefit: 100% of wages for prenatal care and childbirth: 1-day leaves payable for 3 times (or 2-day leaves in special cases) for prenatal care; maternity leave of a total of 120 days before and after childbirth (150 days if in hazardous and arduous employment,

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or if multiple births, an extra 30-day leave for each child counted from the second one); one 20-day leave for miscarriage in first 3 months or 30-day leave if beyond three months. Maternity leave also payable for female employees for adopting a new born until child reaches 120 days of age.
Unpaid maternity leaves are granted, at employer discretion, to female employees up to 180 days.
Birth grant: equal to 1 month's wage of female employee.

Workers' Medical Benefits

Medical benefits: Information not readily available.

Dependents' Medical Benefits

Medical benefits for dependents: Information not readily available.

Administrative Organization

Ministry of Labor, Invalids and Social Affairs; Ministry of Health; Vietnam Confederation of Labour; and Ministry of Finance until establishment of Vietnam Social Security Organization.

Work Injury

First laws: 1929, 1950.
Current law: 1958, as amended 1988.
Type of program: Social insurance system.

Coverage

Partially implemented pilot schemes in 5 selected provinces: compulsory coverage for employees of enterprises with more than 10 workers, of foreign-invested enterprises and foreign organizations, and employees in non-manufacturing or non-profit sectors, and in special economic zones; voluntary coverage for foreign nationals not in compulsorily covered employment. Special programs cover employees in government services and armed forces.

Source of Funds

Insured person: See contributions for pensions above.
Employer: See contribution for pensions and for sickness benefits above.
Government: Any deficit. Whole cost of benefit expenditures for employees in covered employment until implementation of program by employer.See also contributions for pensions and for sickness benefits above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings during treatment until determination of disability, payable from the first day.

Permanent Disability Benefits

Permanent disability benefit: Total disability: Class I: 91%-100% incapacity, 80% of wage; class II: 81%-90% of incapacity, 70% of wage; 71%-80% incapacity, 60% of wage; class IV: 61%-70% incapacity, 50% of wage. Payable monthly.
Up to 60% incapacity: Lump sum grants equal to 2-12 months' wage.
Constant-attendance supplement available to class I and II disabled, if not able to care for self.

Workers' Medical Benefits

Medical benefits: Inpatient and outpatient treatment, surgery, and medicines; rehabilitation.

Survivor Benefits

Survivor benefit: Same as survivors of deaths of general causes, plus lump-sum grant equal to 12 months' average wage of state employees.

Administrative Organization

Ministry of Labor, Invalids and Social Affairs; Ministry of Health; Vietnam Confederation of Labour; and Ministry of Finance until establishment of Vietnam Social Security Organization.

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Old Age, Disability, Death

First and current law: 1972.
Type of program: Provident fund system.
Exchange rate: U.S.$1.00 equals 2.46 tala.

Coverage

Employed persons.

Source of Funds

Insured person: 5% of earnings.
Employer: 5% of payroll.
Government: Senior Citizen Benefit Scheme is paid for by the Government at 50 tala per month per person 65 years and over.

Qualifying Conditions

Old-age pension: Age 55 and retirement from covered employment.
Disability pension: Incapacity for work in covered employment.
Survivor pension: Death of insured.

Old-Age Benefits

Old-age pension: Monthly pension calculated actuarially, based on total employee and employer contributions, plus interest; or insured may elect to receive monthly pension based on 75% of total contributions, plus interest, with remainder paid as lump sum.
Lump sum if total employee and employer contributions less than 10,000 tala.

Permanent Disability Benefits

Disability pension: Monthly pension based on total employee and employer contributions, plus interest; or insured may elect to receive monthly pension based on 75% of total contributions, plus interest, with remainder paid as lump sum.
Lump sum if total employee and employer contributions less than 10,000 tala.

Survivor Benefits

Survivor pension: 50% of pension of insured.
Death benefit: Lump sum of 2,500 tala.

Administrative Organization

National Provident Fund, general supervision.
Managed by tripartite board.

Sickness and Maternity

(Some medical services available free to population in government health centers. Other hospital and medical services payable under the work-injury program.)

Work Injury

First law: 1960.
Current law: 1978.
Type of program: Compulsory insurance with private carrier.

Coverage

Employed persons and road accident victims.

Source of Funds

Insured person: None (but 0.05 tala per gallon tax on motor fuel to finance cost of benefits for victims of motor vehicle accidents).
Employer: 1% of payroll.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of earnings, payable up to 4 years after 5-day waiting period. Covers motor injuries.
Maximum and minimum benefits, 100 tala and 24 tala a week, respectively.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of up to 4,000 tala, according to degree of incapacity.

Workers' Medical Benefits

Medical benefits: Reasonable medical expenses; reasonable costs of artificial aids and rehabilitation. Covers motor vehicle injuries.

Survivor Benefits

Survivor grant: Lump sum of up to 208 weeks' gross earnings or 20,000 tala, whichever is less.
Funeral grant: Up to 1,000 tala.
Covers death by motor vehicle accident.

Administrative Organization

Accident Compensation Board, administration of law.
Labor Department, general supervision.

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Old Age, Disability, Death

First law: 1987.
Current Law: 1995.
Type of program: Provident fund system.
Exchange rate: U.S.$1.00 equals 25 rials.

Coverage

All employees (nationals and foreigners), including Yemeni workers abroad. Exclusions: Casual workers, agricultural workers, domestics, seamen and fishermen.

Source of Funds

Insured person: 6% of earnings.
Employer: 9% of payroll.
Government: None, except 6% of payroll as employer.

Qualifying Conditions

Old-age benefit: Age 60 (men), 55 (women) with at least 180 months of insurance; early retirement, age 45 with 240 months of contribution, pension reduced 5%-10%.
Disability benefit: Permanently incapable of employment.
Survivor benefit: Death of insured worker prior to retirement.

Old-Age Benefits

Old-age benefit: Lump sum equal to 2.5% of average earnings during final 2 years of employment, multiplied by number of years of contributory service.

Permanent Disability Benefits

Disability benefit: Lump sum equal to 50% of average wage earned during final 2 years of employment, or the amount of old-age pension to which the insured would be entitled.

Survivor Benefits

Survivor benefit: Same computation method as under disability benefit, divided in equal proportions among the beneficiaries.

Administrative Organization

General Corporation for Social Security, administration of program through its General Authority for Social Insurance and Pensions.

Sickness and Maternity

Separate health insurance program for public employees.

Work Injury

First and current law: 1991.
Type of program: Social insurance system.

Coverage

Government employees; public and mixed sector employees.

Source of Funds

Insured person: None.
Employer: 4% of basic salary.
Government: None, except 1% of payroll as employer.

Note: No additional information available for "Work Inury."

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Old Age, Disability, Death

First law: 1922 (effective in 1937).
Current laws: 1983 Federal law, supplemented by separate laws of 2 Republics.
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 20,869 dinar.

Coverage

Employed persons in industry, commerce, and agriculture; public employees; and members of handicraft and fishery cooperatives. Special systems for various categories of self-employed workers including craftsmen, liberal professions, artists, and farmers.

Source of Funds

Insured person Contribution rates varying according to Republic, subject to statutory maximum of 11.7% of earnings.
Employer: Maximum, 11.7% of payroll.
Government: Subsidy to underdeveloped districts.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) and 20 years of insurance Payable at any age after 40 years of insurance (men) or 35 (women); at age 65 (men) or 60 (women) after 15 years; and at age 55 (men) and 50 (women) after 35 years of insurance (men) or 30 (women). Lower requirements for arduous or unhealthy work. Retirement from insured employment. Payable abroad if reciprocal agreement.
Disability pension: Incapacity for all work (total disability) or greatly reduced capacity for regular or equivalent work (partial disability). Coverage for at least 1/3 of years after age 20.
Survivor pension: Deceased was pensioner or had 5 years of insurance.

Old-Age Benefits

Old-age pension (Federal minimum): 35% (men) or 40% (women) of average earnings during last 10 years or 10 highest paid consecutive years in insured employment. (Past earnings revalued for changes in average wages.) Increment of 2% (men) or 2% to 3% (women) of earnings for each year of insurance beyond 15 years. Maximum pension: 85% of average earnings.
Adjustment: Periodic adjustment of pensions for changes in cost of living and minimum wage level.

Permanent Disability Benefits

Disability pension (Federal minimum): Same as old-age pension. (If disability before age 60 (men) or 55 (women) and less than 20 years' coverage, minimum pension is 45% (men) or 55% (women). Constant attendance allowance provided where necessary.
Adjustment: Periodic adjustment of pensions for changes in cost of living and minimum wage level.

Survivor Benefits

Survivor pension: (Federal minimum): 1 survivor, 70% of pension paid or accrued to insured; 2 survivors, 80%; 3 survivors, 90%; 4 or more survivors, 100%. Eligible survivors: Widow age 45 or widower age 60, disabled, or caring for child under age 15 (26 if student, no limit if disabled); dependent mother age 45 and father age 60, or disabled; dependent grandchildren, brothers, sisters.
Funeral grant: Burial expenses.
Adjustment: Periodic adjustment of benefits for changes in cost of living and minimum wage level.

Administrative Organization

Funds for pensions and disability in Republics Regions administer programs at the local level.

Sickness and Maternity

First law: 1922.
Current laws: 1992. Separate laws in 2 Republics.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons in industry, commerce, and agriculture; public employees; members of handicraft and fishery cooperatives; students artists; self-employed workers, farmers and unemployed persons. Pensioners also covered for medical benefits.

Source of Funds

Insured person: Contribution rates set vary according to profession and republic; maximum. 15.2% of earnings.
Employer: Varying percentage of payroll; maximum, 15.2%.
Government: None.
(Regional pension and disability association and employment associations pay contributions for beneficiaries'health coverage.)

Qualifying Conditions

Medical benefits: No minimum qualifying period.
Sickness and maternity benefits: 12 continuous or 18 months during last 2 years:

Sickness and Maternity Benefits

Sickness benefit: Employer pays for first 60 days. Minimum, 50% of average earnings, maximum 75%, 95% after 61st day if qualifying period met, 90%, if not. Payable from 1st day of incapacity until recovery or award of disability pension.
Maternity benefit: 100% of earnings if qualifying period met, 80% if not. Maternity grant: Amount determined by health insurance association.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of governmental health service, on basis of contracts with local health insurance associations.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person. Wife or other female dependent of insured person also receives maternity benefits on same basis as insured woman.

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Administrative Organization

Funds for health insurance programs in the Republics administer program on the local level.

Work Injury

First law: 1922.
Current laws: Same as those above which apply to disability, old age, and sickness.
Type of program: Social insurance system.

Coverage

Persons insured for old-age, disability, and sickness.
Part-time workers and students also covered under this program.

Source of Funds

Insured person: None.
Employer: See sickness insurance, above.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.
Payable from 1st day of incapacity until recovery or award of permanent disability pension.

Permanent Disability Benefits

Permanent disability pension: Up to 85% of average earnings according to same schedule as for old-age pension.

Workers' Medical Benefits

Medical benefits: Provided under sickness insurance.

Survivor Benefits

Survivor pension: 1 survivor, 70% of pension paid or accrued to insured; 2 survivors, 80%; 3 survivors, 90%; 4 or more survivors, 100%. Eligible survivors in addition to spouse and children: Grandchildren, brothers, sisters, dependent aged parents.
Funeral grant: Burial expenses.

Administrative Organization

Union of Pension and Disability Associations, coordination and administration of short-term cash benefits.

Unemployment

First law: 1927.
Current laws: 1992. Separate laws in 2 Republics.
Type of program: Unemployment assistance.

Coverage

Unemployed and employed persons.

Source of Funds

Insured person: Rate varies according to Republic. Maximum, 1.2% of earnings.
Employer: Maximum, 1.2% of payroll.
Government: None.

Qualifying Conditions

Unemployment benefit: Employment throughout past 9 months, or during 12 months out of last 18. Total income from employment of claimant's household not in excess of specified monthly amount.

Unemployment Benefits

Unemployment benefit (after income test): 70% of average earnings in last 3 months. Payable for up to 3 months. Extended up to 30 months for workers with 30 years of prior employment.

Administrative Organization

Unemployment funds, coordination and administration of program.

Family Allowances

First law: 1949.
Current laws: 1990. Separate laws in 2 Republics.
Type of program: Employment related system.

Coverage

Employees, members of some liberal professions, artists, social insurance beneficiaries, and nonworking single mothers with 1 or more children and limited income.

Source of Funds

Insured person: Rate varies; maximum set at Republic level.
Employer: None, except private employers pay whole contribution for their workers.
Government: None.

Qualifying Conditions

Family allowances: Child must be under age 15 (26 if student, no limit if disabled). Taxable income of household must be below specified monthly amount (adjusted periodically for cost-of-living changes). 12 months of coverage also required by most laws.

Family Allowance Benefits

Family allowances: Rates in Republics according to number of children in family and income test.
Adjustment: Allowances adjusted periodically for cost-of-living changes.

Administrative Organization

National Committee, general coordination of regional funds and associations. Self-governing regional associations organized for administration of programs on level of Republic.

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Old Age, Disability, Death

First law: 1956.
Current law: 1961. (New Social Security Code enacted in 1988 not yet in effect.)
Type of program: Social insurance system.
Exchange rate: U.S.$1.00 equals 3,175 new zaires.

Coverage

Employed persons, including domestic workers, casual workers, and sailors. Special system for public employees.
Voluntary coverage for nonemployed persons if at least 5 years of covered employment and requested within 6 months after cessation of paid employment.

Source of Funds

Insured person: 3.5% of earnings.
Employer: 3.5% of payroll.
Government: Annual subsidy up to amount fixed by decree.
Voluntarily insured: 7% of most recent 6 months' covered earnings, according to 3 wage categories.

Qualifying Conditions

Old-age pension: Age 63 (men) and 60 (women), or 55 if prematurely aged. 60 months of insurance in last 10 years.
Retirement from paid employment.
Payable abroad under reciprocal agreement.
Disability pension: Loss of 2/3 of earning capacity. 36 months of insurance in last 5 years. (No minimum qualifying period if nonoccupational accident.)
Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: Annual benefit of 1/60 of average monthly covered earnings times months of insurance.
Minimum pension: 50% of legal minimum wage.
Old-age settlement: Lump sum equal to 10 times annual pension, based on years of insurance completed (not less than 50% of minimum pension), payable to retired workers from age 58 if ineligible for pension.
Adjustment: Pensions adjusted to wage index.

Permanent Disability Benefits

Disability pension: Annual benefit of 1/60 of average monthly covered earnings times months of insurance.
Minimum pension: 50% of legal minimum wage.
Adjustment: Pensions adjusted to wage index.

Survivor Benefits

Survivor pension: 40% of pension of insured to widow age 50 or disabled. Also payable to dependent disabled widower.
Widow's grant (if ineligible for pension): Lump sum equal to 12 months' pension of deceased.
Orphans: Lump sum equal to 25% of widow's grant for each orphan under age 16 (25 if student, no limit if disabled), or 50% for each full orphan. Maximum, 100% of widow's grant.
Adjustment: Pensions adjusted to wage index.

Administrative Organization

Ministry of Labor, Manpower and Social Security, general supervision.
National Social Security Institute, administration of program; managed by tripartite board and President-Delegate.

Sickness and Maternity

Labor code requires employers to pay 2/3 of wages plus family allowances to their workers during sickness and 14 weeks of maternity leave, and provide medical care for workers and their dependents.
(Medical care available in government hospitals and dispensaries to old-age and disability pensioners and their dependents.)

Work Injury

First law: 1949.
Current law: 1961.
Type of program: Social insurance system.

Coverage

Employed persons, including domestic and casual workers, sailors, apprentices, and students in vocational and craft schools.

Source of Funds

Insured person: None.
Employer: 1.5% of payroll (may be increased for higher risk).
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of average daily earnings during the 3 months preceding injury, plus family allowances where applicable, if at least 60% disabled. Benefits reduced during hospitalization if no dependents. Payable from day after injury or onset of occupational illness until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of average monthly earnings during the 3 months preceding injury, if totally disabled.
Constant-attendance supplement: 50% of pension.
Partial disability: Percent of full pension corresponding to degree of incapacity (paid as a lump sum equal to 3 times annual pension if incapacity less than 15%).

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Workers' Medical Benefits

Medical benefits: Medical, dental, surgical, and hospital care; X-rays; laboratory services; pharmaceuticals; appliances; and transportation.

Survivor Benefits

Survivor pension: 20% of earnings of insured payable to widow at any age. Also payable to dependent disabled widower. (Lump sum equal to 12 months' pension payable to widow or widower who remarries.)
Orphans: 15% of earnings for each orphan under age 16 (25 if student, no limit if disabled).
Maximum survivor pensions: 100% of total disability pension of insured.
Funeral grant: Lump sum equal to 90 days' legal minimum wage.

Administrative Organization

Ministry of Labor, Manpower, and Social Security, general supervision.
National Social Security Institute, administration of contributions and benefits.

Family Allowances

First law: 1951.
Current law: 1961.
Type of program: Employment-related system.

Coverage

Employed persons and social insurance beneficiaries with 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.
Employer: 4% of payroll.
Government: None.

Qualifying Conditions

Family allowances: Child must be under age 16 (25 if student, no limit if disabled).

Family Allowance Benefits

Family allowances: 10% of legal minimum wage.

Administrative Organization

Ministry of Labor, Manpower, and Social Security, enforcement of law.
National Social Security Institute, administration of program for social insurance beneficiaries in the Shaba region.
In all other national territories, the employer must pay allowances to own employees.

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Old Age, Disability, Death

First law: 1965.
Current law: 1973.
Type of program: Provident fund system (lump-sum benefits with certain annuity options).
Exchange rate: U.S. $1.00 equals 677 kwacha (K).

Coverage

Employed persons, including agricultural workers, domestic servants in urban areas, and apprentices. Exclusions: Casual workers, self-employed, and workers in cooperatives.
Special system for public employees and domestic servants.
Voluntary affiliation for domestic servants in rural areas and others excluded from compulsory coverage.

Source of Funds

Insured person: 5% of earnings (lower rates if wages below K67.50 a day).
Employer: 5% of payroll (higher rates for low-wage earners).
Government: None.
Maximum earnings for contribution purposes: K15,000 a month.
Above contributions also finance maternity benefits and funeral grants.

Qualifying Conditions

Old-age benefit: Age 50 and retirement from regular employment (age 55 without retirement); 5 years earlier for those who joined Fund prior to April 1, 1973.
Payable at any age to member emigrating permanently.
Disability benefit: Permanent incapacity for any work due to physical or mental disability.
Survivor benefit: Death of insured worker before benefit otherwise payable.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.
May be paid as annuity or in installments at member's option.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.
May be paid as annuity or in installments at member's option.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions in deceased's account, plus accrued interest. Payable to nominated spouse or other dependent relatives.
May be paid as annuity or in installments.
Funeral grant: K12,000 (in addition to above benefit), if at least 24 monthly contributions credited to deceased.

Administrative Organization

Ministry of Labor and Social Services, general supervision.
Zambia National Provident Fund, administration of program; managed by tripartite board and director.
2 regional offices and 22 district offices.

Sickness and Maternity

First law: 1973.
Current law: 1994
Type of program: Provident fund system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Maternity benefit: 24 monthly contributions to Fund.

Sickness and Maternity Benefits

Maternity benefit: K10,000 for each birth (not deductible from member's account in Fund).
Employers must grant up to 30 days of paid sick leave per year to employees, and up to 90 days for maternity leave.

Workers' Medical Benefits

Medical benefits: Medical care available to all citizens in government hospitals, clinics, and rural health centers for modest fees. Fee-paying medical services have been introduced in the selected medical institutions.

Administrative Organization

Ministry of Labor and Social Services, general supervision.
Zambia National Provident Fund, administration of program.

Work Injury

First law: 1929 (employer liability).
Current law: 1963 (compulsory insurance).
Type of program: Compulsory insurance with public carrier .

Coverage

Employed persons, including casual workers, teachers, domestic servants and apprentices.
Special system for public employees.

Source of Funds

Insured person: None.
Employer: Whole cost, through contributions fixed annually according to risk.
Government: None, except pays on behalf of all non-pensionable government employees.
Maximum earnings for contribution purposes: K10,000 a year.

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Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of average monthly earnings up to K75, plus 80% of earnings between K76-K200, 50% of earnings from K201-K300, 40% of earnings from K301-K400, and 30% of earnings from K401-K600. Payable for up to 18 months (24 months in special cases).

Permanent Disability Benefits

Permanent disability pension: For total incapacity,100% of average monthly earnings up to K40, plus 70% of earnings from K41-K100, 40% of earnings from K101-K200, 30% of earnings from K201-K300, 20% of earnings from K301-K400, and 10% of earnings from K401-K600.
Child supplement: 15% of pension for 1st, 5% for each other child under age 18, through the 8th child.
Partial disability: Percent of full pension proportionate to degree of disability (lump sum payable if less than 10% disabled).
Adjustment: Provision for periodic adjustment of pensions for cost-of-living changes.

Workers' Medical Benefits

Medical benefits: Medical, dental, nursing, and hospital care, up to K1,500; artificial limbs up to K500; and transportation.

Survivor Benefits

Survivor pension: 80% of disability pension of insured. Payable to widow or disabled widower.
Orphans: 15% of insured's pension for 1st, 5% for each other orphan under age 18 (older if full-time student); full orphans, 30% for 1st, 10% for each additional (maximum, 8 children).
Survivor benefit payable to other survivors (if no widow or orphans). Amount varies according to degree of dependence upon deceased.
Adjustment: Provision for periodic adjustment of pension for cost-of-living changes.
Funeral grant: Cost of burial; maximum, K50.

Administrative Organization

Ministry of Labor and Social Services, general supervision.
Workmen's Compensation Fund, administration of contributions and benefits; managed by board and commissioner.

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Old Age, Disability, Death

First and current law: 1993.
Type of program: Social insurance system.
Exchange rate: U.S. $1.00 equals 8.29 Zimbabwean dollars (Z$).

Coverage

Compulsory coverage of all employed persons between ages of 16 and 65 who are citizens or residents. Total coverage to be achieved in phases. First phase covered employees in all sectors except domestic workers and civil servants. Second phase will cover domestic workers and civil servants. Third phase will cover self-employed and informal sector employees.

Source of Funds

Insured person:3% of earnings.
Employer: 3% of payroll.
Government: None.
Maximum earnings for contribution purposes: Z$4,000 per month.

Qualifying Conditions

Old-age pension: Age 60 normal retirement, 55 for workers in arduous employment, age 60 to 65 for late retirement. Minimum contribution 10 years.
Retirement grant paid in lump-sum when when contributions are under 10 years but more than 1 year.
Disability pension: Declared disabled and permanently incapable of work by medical doctor. Disability is not work related. Minimum contribution, 1 year.
Disability grant paid in lump-sum if contribution was less than 1 year.
Survivor benefit: Deceased was in receipt of either retirement pension or disability pension at time of death or would have qualified for either pension. Deceased contributed for minimum of 10 years but not reached retirement age.
Survivor grant paid in lump-sum if deceased would have qualified for either retirement or disability grant had death not occurred.

Old-Age Benefits

Old-age pension: 1-1/3% of monthly insurable earnings multiplied by the number of years of contributions up to 30 years. Additional 1% of monthly insurable earnings multiplied by the number of years of contributions over 30 years.
Retirement grant: 1/12 of annual insurable earnings times number of years of contribution up to 10 years.

Permanent Disability Benefits

Disability pension: 1% of average insurable earnings multiplied by the number of years contributed up to 10 years. 1-1/3 of monthly insurable earnings multiplied by the number of years contributed 10 years up to 30 years. Additional 1% of monthly insurable earnings multiplied by the number of years of contributions over 30 years.
Disability grant: 1/12 of insurable earnings times number of months contributed.

Survivor Benefits

Survivor pension: 1-1/3 of monthly insurable earnings multiplied by the number of years contributed up to 30 years. Additional 1% of yearly insurable earnings multiplied by the number of years in excess of 30 years.
Spouse or children, 40% of pension or grant, 12% to parents, 8% to other dependents.
Funeral grant: Z$2,000.00 paid as lump-sum providing deceased contributed for minimum of 1 year of contributions.

Administrative Organization

Ministry of Public Service, Labour and Social Welfare, general supervision.
National Social Security Authority, administration of program.

Sickness and Maternity

Health care program for low paid workers. Covers about 75% of the population. Free primary health care for those earning below Z$400 per month; proof must be provided. Government and mission hospitals serve rural areas; government and private hospitals and doctors are available in urban areas.
Maternity: 70% of pay for 45 days before and 45 days after delivery.

Work Injury

Current law: 1990. Accident Prevention and Workers Compensation.
Type of program: Employer liability/compulsory insurance.

Coverage

All employed persons in private sector; no earnings ceiling.
Exclusion: Domestic workers.
Civil servants are covered under a State Disability Act.

Source of Funds

Insured person: None.
Employer: Whole cost, through payment of insurance premiums to a Worker's Compensation Insurance Fund. Direct provision of benefits for civil servants.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of monthly earnings (up to Z$2,400) for first 30 days. Thereafter, periodic payments equal to: 80% of monthly earnings up to and including Z$600, plus 60% of monthly earnings over Z$600 up to and including Z$1,200, plus 50% of monthly earnings over Z$1,200 and up to and including Z$2,000. Benefit is payable for up to 18 months.

Permanent Disability Benefits

Permanent disability pension: Over 75% disability; 80% of monthly earnings up to and including Z$600, plus 60% of monthly earnings over Z$600 up to and including Z$1,200, plus 50% of

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monthly earnings over Z$1,200 and up to and including Z$2,000. Where the disability is 75% or less, the pension is multiplied by the degree of disablement.
Children's supplement: One child, 12-1/2% of worker's pension; two children, 17-1/2% of pension; additional 5% of pension per child for up to 5 children.
Partial disability: Lump sum payable if disability less than 30%.

Workers' Medical Benefits

Medical benefits: Medical charges, including appliances, transportation and drugs, initially up to Z$2,000. Amount is raised depending on circumstances. Severely disabled are provided rehabilitative services.

Survivor Benefits

Survivor pension: 66-2/3% of earnings of insured's pension.
Payable to dependent widow or widower.
Children's supplement payable until age 19 or self-supporting.
Funeral grant: Burial expenses up to Z$2,000.

Administrative Organization

Ministry of Public Service, Labour and Social Welfare, general supervision.
National Social Security Authority, administration of program.

Contact—Alexander Estrin—202-282-7116

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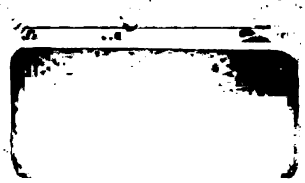

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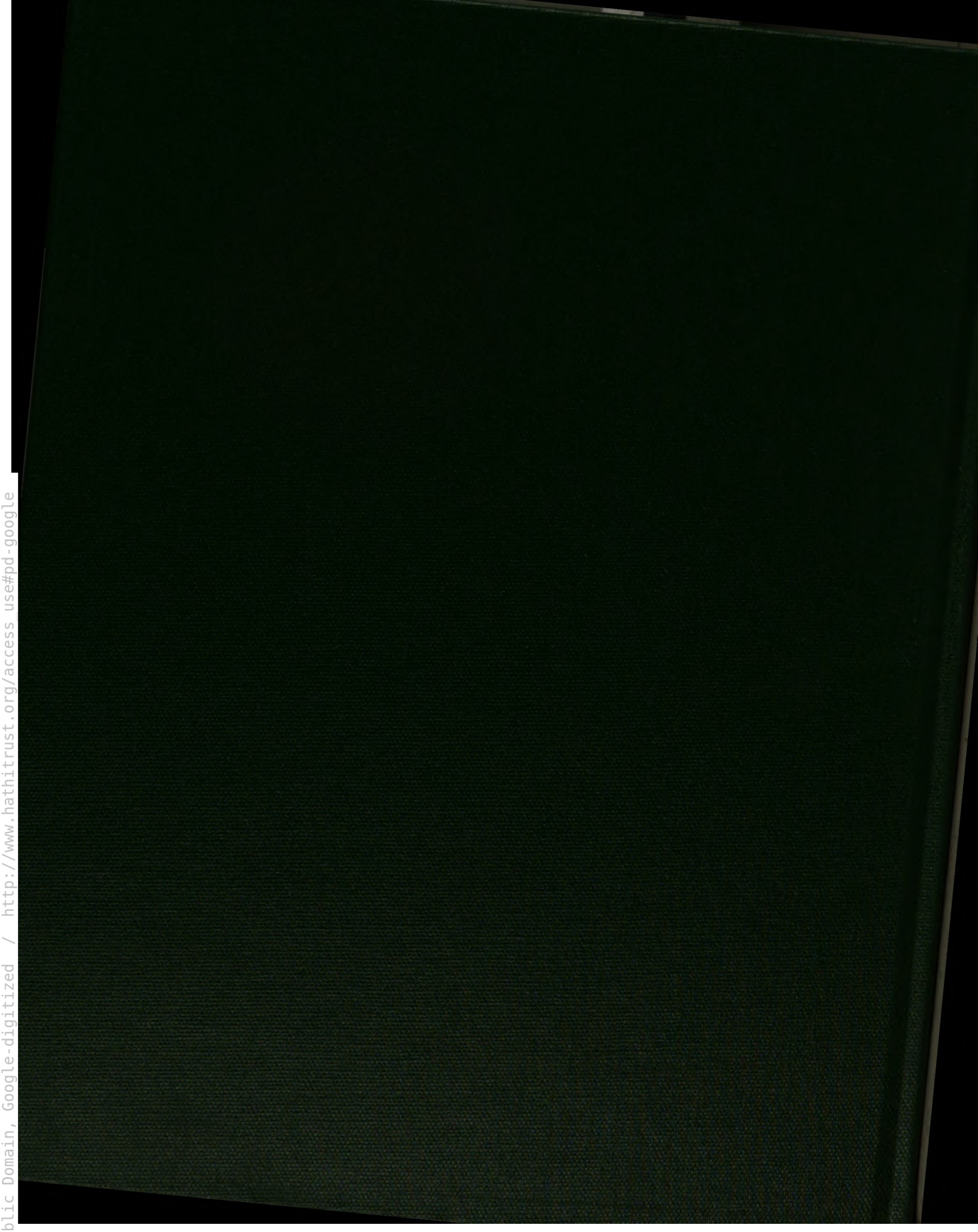

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